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STATE DOCUMENTS

1945

THIRTY-NINTH
ANNUAL REPORT

OF THE

INSURANCE
DEPARTMENT

OF

MONTANA

For the Year Ended
December 31, 1944



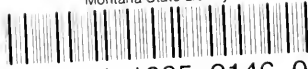
OFFICE OF THE STATE AUDITOR



JOHN J. HOLMES

State Auditor and Commissioner of Insurance

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1945

THIRTY-NINTH ANNUAL REPORT

STATE OF MONTANA

OFFICE OF THE STATE AUDITOR
INSURANCE DEPARTMENT

Showing Summary of Insurance Business Transacted
During the Year Ended December 31, 1944 As Shown
by the Annual Statements of All Companies Authorized
to do Business in Montana, and Containing a Fire-Loss
Report of the State Fire Marshal.

JOHN J. HOLMES
State Auditor and Commissioner of Insurance

SKEFF SHEEHY
Deputy Commissioner of Insurance



We acknowledge with thanks and appreciation the time and effort spent in compiling this report by Dorothy Gabel of the Insurance Department Staff; also the advice and help of J. Sidney Coleman, J. F. Higgins, Marian Schubert, Winifred Foley, Mary K. McLeod, and Ann Shea. We also thank Flitcraft Incorporated for their permission to use in this report a modification of the finger-tip index found in the Flitcraft Compend.

OFFICE OF THE STATE AUDITOR

Insurance Department

June 1, 1945

To His Excellency,
Sam C. Ford,
Governor of Montana.

Sir:

I have the honor to submit herewith the thirty-ninth annual report of the Insurance Department of the State of Montana for the year ended December 31, 1944.

I am pleased to report that for the first time in the history of the Department, the income from taxes and fees surpassed the \$400,000 mark. Actually a total of \$422,001.07 in taxes and fees found its way into the general fund of the state treasury from the Insurance Department during the year 1944. This marks a climax to the steady rise in income which, except for a slight decline during the dark depression years, has continued upward for the past twenty-five years. We may therefore consider that the income is fairly permanent, and not due solely to the expansion caused by World War II. We are fortified in this opinion by the fact that incoming reports from insurance companies indicate that we may expect at least the same amount of income during the year 1945.

In considering the forward march of the insurance business in Montana, we are not unmindful of the persons to whom full credit is due. The Montana agent, in whom survives the Old West traditions of honesty, sincerity and above-board dealing, has established a code of ethics that tends to discourage the racketeer, and has gained the confidence of the buying public. Insurance selling is becoming more and more a profession, requiring intensive training, brains and business acumen to meet the individual insurance problem. The Montana agent has established his ability; he is equal to the task. We must also give unstinted praise to the fieldman whose tireless efforts have kept the insurance business rolling in our State, and to the high-minded officials of the companies who have given the Insurance Department their fullest cooperation.

All Classes Up

The healthy tone of business was reflected in all classes of insurance companies. Fire companies increased their total premium volume 4.43%. Losses incurred by fire companies were somewhat higher. Companies writing hail coverages had a bad year in several cases, but good loss experience in several other fire coverages helps make the over-all picture encouraging.

Life companies continued their up-grade premium volume. Increases are shown for ordinary life, industrial, annuities and casualty coverages. Group insurance premiums slipped slightly. The average ordinary life policy in force at the close of the year was \$1,982.89, compared with \$1,969.03 in 1943.

Casualty companies also increased their premium volume, up 13.24% from the previous year. Losses, however, increased correspondingly. The general tone of all casualty coverages was good, and it is likely that the increases will continue this year.

It should be noted that the general business increase was and is being effected by an industry in which manpower was sharply cut by World War II.

Annual Report Revised

We have revised in several respects the arrangement of our annual report in order to give as much information as space can afford. Since the activities of the State Fire Marshal are closely related to the Insurance Department and are nowhere reported, we have included a short report concerning fires in Montana during 1944, as they were

reported to the Fire Marshal by the various fire departments. The report is interesting, insurance-wise and fire-wise. Extended coverage in fire policies is presented for the first time in table form in our report.

Importance of Insurance

It is probably needless for us to point out the very important role that is played by insurance in Montana and in the nation today. Insurance has become the backbone of commerce. Without insurance protection no business and no capital are ventured. Because of insurance we have come a long way from the days when shippers and businessmen alike faced whatever disasters or events might come without the knowledge that behind them stood the protection of companies which guaranteed their financial stability despite unforeseen events. The spreading mantle of insurance protects nearly every activity of man.

In order to supply and make available insurance protection the business is growing by leaps and bounds and has, in its own way, provided a livelihood to a great corps of men and women. Thus, in Montana we have a large number of field men and insurance company officials, and several thousand insurance agents, who make their living on commissions from insurance contracts. To these persons the insurance business is their livelihood. The State, too, has benefited in large measure from insurance. Premium taxes and fees are yielding a yearly income of over \$400,000. This amount is more than enough to pay the expenses of all the elective officers of the State of Montana.

Insurance Is Commerce

With these thoughts in mind, we cannot, of course, allow to pass unnoticed the most important single event in insurance in seventy-five years. On June 5, 1944, the United States Supreme Court, in the case of the United States versus the Southeastern Fire Underwriters Association, rendered the decision that insurance was interstate commerce within the meaning of the Constitutional phrase. As a result of this decision, the very foundation of state regulation, supervision and taxation of insurance companies is seriously shaken. The case overturned precedents of seventy-five years' standing involving over twenty cases, including one case originating in Montana. We do not pretend to be able to determine whether the court was right or wrong in rendering such a decision—the best legal minds in the country are split upon that point—but we are certain that the decision, while it remains upon the books uncontroverted, unmodified and uninterpreted, presents us with a problem requiring the full cooperation of all the insurance fraternity, if state regulation is to be preserved.

We should always keep before us the fact that Montana has at stake in this matter an annual income totaling over \$400,000. When we say that this income has been endangered, we are not preaching an idle myth: To date twenty-two companies have protested a total of \$36,640.29 in premium taxes. In order to preserve our Insurance Department regulation, if possible, we intend to give careful study to the matter to determine the necessity and direction of action that we should take. We are therefore holding ourselves open to any advice or counsel that may be offered from any and all sources. We are inviting all of the insurance fraternity to come with us and put its shoulder to the wheel. If there is legislative or administrative action that the Montana Insurance Department should take, we should be very happy to do it. Principally, we are interested in obtaining the cooperation of all the insurance industry. With their help we cannot but prevail.

Respectfully submitted,

John J. Holmes

State Auditor and
Commissioner of Insurance

GENERAL INFORMATION

State Auditors in Charge of Insurance

E. A. Kenney.....	1889-1893
A. B. Cook.....	1894-1897
T. W. Poindexter, Jr.....	1898-1901
J. H. Calderhead.....	1902-1905

State Auditors and Commissioners of Insurance

H. R. Cunningham.....	1906-1912
C. M. McCoy.....	1913-1913
Wm. Keating.....	1914-1917
Rufus G. Poland.....	1918-1919
George P. Porter.....	1919-1932
John J. Holmes.....	1933-

All insurance matters from Statehood, 1889 until 1909 were handled by the State Auditor's Office. Chapter 12, Session Laws Eleventh Legislative Assembly, 1909, approved February 13, 1909, created the office of the Commissioner of Insurance, whereupon a Department of Insurance was formed.

Annual reports on Insurance were prepared and published by the State Auditor for the years 1906, 1907 and 1908 and subsequently by the Insurance Department.

April 9, 1888, appears to be the first record of a Fire Insurance Company formally admitted to Montana, then a Territory; the Fire Association of Philadelphia holds this honor.

The Northwestern Mutual Life Ins. Co., Milwaukee, Wis., was admitted March 27, 1882. This is the first recorded date of a life company license.

INSURANCE DEPARTMENT RECEIPTS

1922	293,307.32	1933	300,009.03
1923	301,687.52	1934	263,978.73
1924	290,901.91	1935	289,478.93
1925	285,562.24	1936	303,406.38
1926	308,240.23	1937	341,981.84
1927	326,606.26	1938	359,363.00
1928	345,876.33	1939	366,417.05
1929	371,500.51	1940	375,629.45
1930	378,969.40	1941	378,164.10
1931	358,806.99	1942	398,904.92
1932	334,357.27	1943	393,690.67

Receipts of the Insurance Department for the year ended December 31, 1944, all of which have been paid over to the State Treasury pursuant to law:

Admission Fees	\$ 2,700.00
Annual Statements Filing Fee	9,375.00
Company Licenses	40,375.00
Taxes on Premiums—All Companies	332,890.07
7,253 Agents Licenses @ \$5.00 Each	36,265.00
Annual Statements, Fraternal	310.00
Service of Process	76.00
Miscellaneous Fees	10.00

Total	422,001.07
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Department license year ends March 31. The above receipts are of and concerning the calendar year.

UNAUTHORIZED INSURANCE

By

JOHN J. HOLMES

State Auditor and Commissioner of Insurance

REASONS WHY INSURANCE BY COMPANIES LICENSED IN MONTANA IS PREFERABLE TO INSURANCE OF COMPANIES NOT LICENSED IN THE STATE.

Non-admitted companies pay no fees or taxes into the State of Montana for the privilege of engaging in the business of insurance in this state.

The Insurance Department of this state has no supervision over the operations of non-admitted companies; neither does the Department have visitorial powers relative thereto.

The policies of non-admitted companies are not inspected or passed upon, in any manner, by the State Insurance Department.

Non-admitted companies may not legally maintain agents in this state. Such companies have no facilities for adjusting accrued claims, except through the media of the United States mails.

The Montana Insurance Department can be of no assistance whatsoever to an assured of a non-admitted insurance company where a dispute arises in a settlement of a claim.

The courts of the State of Montana cannot secure jurisdiction of non-admitted companies. This means an assured cannot sue such companies in the courts of the State of Montana.

The average non-admitted company claim is less than the amount as would give Federal Courts jurisdiction. This means that an assured must seek his legal remedies in the state courts of a foreign state.

A licensed company has licensed state agents, is under the supervision of the State Insurance Department, and may be sued in the courts of the State of Montana.

REMEMBER—When buying insurance you get just what you pay for. So-called "cheap policies" are limited in the extent of protection given the holder of the contract. It is one thing to pay \$3 for \$5,000 of insurance coverage, and quite another thing to collect \$5,000 on a \$3 policy.

SUMMARY OF THE FIRE INSURANCE IN MONTANA, 1944

Type of Risk	Net Premiums Received			Gross Losses Incurred			
	1943	1944	Increase	Decrease	1943	1944	Increase
Fire	\$ 3,167,726.36	\$ 3,186,393.97	\$ 18,667.61		\$ 1,394,819.83	\$ 733,929.11	\$ 293,231.86
*Extended Coverage	221,273.53	221,273.53	221,273.53			293,231.86	1,894.21
Tornado	31,778.68	23,920.18		7,858.50	12,674.60	14,568.81	
Sprinkler Leakage	325.19	451.44			1.73	-49.00	
Riot	11,754.05	7,132.19	156.25		1,350.61	1,055.13	
Earthquake	3,113.52	6,818.00	3,404.08				2,405.74
Hail	1,945,518.32	1,999,816.15	54,297.83		789,705.43	1,415,538.92	625,833.49
Motor Vehicle	524,325.14	702,021.94	177,696.80		256,822.13	286,616.21	29,794.08
Ocean Marine	1,003.37	493.09		510.28	530.21	915.37	385.16
Inland Navigation	146,920.60	168,013.56	21,092.96		42,405.30	20,554.17	21,851.13
Aircraft	214,262.01	5,971.59		2,107.41	12,854.10	7,844.49	5,009.61
All Others		1,236.93		213,025.08	157,218.23	3,080.85	154,137.38
Totals	\$ 6,055,107.04	\$ 6,323,572.57	\$ 268,465.53		\$ 2,665,680.95	\$ 2,777,285.97	\$ 111,604.97

* "Extended Coverage" was reported last year under the heading "All Others."

SUMMARY OF LIFE INSURANCE IN MONTANA, 1944

	Insurance Issued		Insurance in Force		Losses Incurred		Losses Paid	
	Policies	Amount	Policies	Amount	1943	1944	1943	1944
As of December 31, 1943	16,582	\$ 65,665,569.00	210,814	\$ 361,635,191.52				
As of December 31, 1944	15,587	\$ 49,995,673.28	211,502	\$ 370,600,887.40	\$ 3,379,514.27	\$ 3,731,938.49	\$ 3,393,544.04	\$ 3,724,930.47
Increase or Decrease	.995	\$ -15,669,895.72	688	\$ 8,865,695.88				

SUMMARY OF MISCELLANEOUS INSURANCE IN MONTANA, 1944

Type of Risk	Premiums Received			Losses Incurred		
	1943	1944	Increase	Decrease	1943	1944
Accident and Health	744,734.60	904,434.72	159,700.12	\$	396,049.39	532,791.16
Group Accident & Health	163,861.36	117,321.47		46,539.89	51,381.03	73,044.21
Non-cancellable Acc. & Health	163,360.17	178,316.31	14,956.14		89,827.94	65,615.71
Hospitalization	1,519.84	16,978.86	15,459.02		1,417.59	5,531.26
Auto Liability	774,262.47	895,647.12	121,384.65		208,828.13	254,471.93
Liability Other Than Auto	267,078.46	322,369.95	55,291.49		94,844.12	82,814.01
Workmen's Compensation	571,807.64	654,797.56	82,989.92		310,256.35	405,263.59
Fidelity	145,641.96	111,784.21		33,857.75		95,007.24
Surety	196,603.33	171,967.86		24,635.47		3,636.26
Plate Glass	20,041.19	20,617.83	576.64			3,373.91
Burglary & Theft	39,263.19	47,973.20	8,710.01		1,968.05	5,341.96
Steam Boiler and Machinery	17,457.61	33,788.45	16,330.84		9,563.79	8,225.22
Auto Property Damage	238,842.95	267,669.94	28,826.99		2,427.37	5,689.26
Auto Collision	162,827.91	190,086.00	27,258.09		15,193.99	116,619.41
Property Damage & Collision Other Than Auto	41,513.97	67,025.94	25,511.97			92,935.34
All Others	11,182.71	30,235.63	19,052.92		4,509.22	7,037.81
Totals	\$ 3,559,999.36	\$ 4,031,015.05	\$ 471,015.69	\$	\$ 1,186,266.97	\$ 1,648,677.06
						462,410.09
						10,181.23
						1,338.57
						101,425.42
						92,935.34
						2,528.59
						10,181.23

SUMMARY OF FRATERNAL INSURANCE IN MONTANA, 1944

Policies	Amount	Premiums Received		Losses Incurred	
		1943	1944	1943	1944
Certificates in Force Dec. 31, 1943	44,479	44,093,344.25	44,093,344.25	1,084,589.06	1,149,981.90
Certificates in Force Dec. 31, 1944	46,665	48,261,727.86	48,261,727.86	586,382.19	623,251.82
Increase	2,186	4,168,383.61	4,168,383.61	570,294.91	597,348.64
					65,392.84
					26,862.93
					26,103.73

I N D E X

Fire Insurance Tables

Report of State Fire Marshal

Fire Tables:

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NOTE TO FIRE TABLES

The difference between "Net Premiums Received" and "Gross Losses Incurred" does not indicate an amount of profit. Acquisition costs, claim settlement costs, taxes, and many miscellaneous costs must also be considered.

Totals in parentheses in tables A-1 to A-11 represent gross losses paid by the companies which did not report gross losses incurred. The National Association of Insurance Commissioners, as a war economy, allowed the companies to forego reporting net risks written and gross losses incurred. Most of the companies reported the figures to the Insurance Department, however, and they are included in our report. For the companies that did not report gross losses incurred, we have shown gross losses paid in parentheses, merely for its informative value. It should be remembered that gross losses incurred and gross losses paid for each company are not necessarily the same, or even approximately the same.

The word "None" in these tables indicates that the company reported no business. If the particular fact was not reported to us, it is indicated in the tables by dashes

Table A FIRE INSURANCE COMPANIES

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1943	1944	1944	1944
STOCK COMPANIES				
Aetna Insurance Co.	\$ 253,133.75	\$ 255,591.19	\$ 5,136.82	\$ 174.89
Agricultural Insurance Co.	29,737.51	26,963.75	564.27	59.00
Albany Insurance Co.	7,653.59	10,646.02	237.92	20.87
Alliance Insurance Co.	24,961.95	27,501.90	575.04	32.32
Allstate Fire Insurance Co.	4,073.51	4,344.75	125.00	.82
American Alliance Ins. Co.	108,647.11	79,949.63	1,623.99	10.09
American Auto Fire Ins. Co.	7,024.25	11,393.37	252.87	11.97
American Central Ins. Co.	6,166.27	8,353.41	192.07	18.35
Amer. Druggists' Fire Ins. Co.	3,379.20	3,442.71	125.00	8.51
American Eagle Fire Ins. Co.	25,048.59	28,190.02	588.80	30.72
Amer. Equitable Assurance Co.	7,516.45	16,526.24	355.52	34.75
American & Foreign Ins. Co.	6,840.29	5,548.00	135.96	11.50
American Insurance Co.	96,580.72	83,582.76	1,696.66	189.07
Amer. National Fire Ins. Co.	6,175.29	8,322.11	191.44	16.93
American Union Fire Ins. Co.	2,213.64	2,514.96	125.00	5.65
Assoc. Fire & Marine Ins. Co.	82,544.68	136,059.95	2,746.20	258.03
Atlas Assurance Co.*	23,806.33	57,773.29	1,180.47	126.73
Automobile Insurance Co.	15,554.09	15,511.80	335.24	17.23
Baltimore American Ins. Co.	42,467.66	56,204.07	1,149.08	4.44
Bankers & Shippers Ins. Co.	9,100.45	5,068.21	126.36	11.12
Boston Insurance Co.	5,814.41	5,524.90	135.50	12.84
British General Ins. Co.	70.41	1,178.98	125.00	2.06
Caledonian-American Ins. Co.	8,611.40	13,191.35	288.83	30.93
Caledonian Insurance Company*	2,975.24	3,476.32	125.00	8.34
California Insurance Co.	11,992.18	14,245.14	309.90	25.42
Calvert Fire Ins. Co.	14,763.71	8,677.43	198.55	1.64
Camden Fire Ins. Ass'n.	23,272.72	33,758.39	700.17	75.44
Capital Fire Ins. Co.	2,821.19	5,522.29	135.45	11.02
Centennial Insurance Co.		None	125.00	
Central Ins. Co. of Baltimore	3,284.15	4,987.39	125.00	10.83
Century Insurance Co.	24,076.46	4,812.52	125.00	11.78
Charter Oak Fire Ins. Co.	58.02	53.60	125.00	.06
Citizens Ins. Co. of N. J.	3,288.89	142,781.89	2,880.64	12.81
City of New York Ins. Co.	27,474.33	53,593.71	1,096.87	14.80
Columbia Fire Ins. Co. (Ohio)	24,925.04	24,621.21	497.42	55.47
Columbia Ins. Co. of N. Y.	9,568.60	11,129.12	247.58	24.89
Commerce Insurance Co.	376.97	472.70	125.00	1.09
Commercial Standard F & M		595.25	125.00	.52
Commercial Union Assur. Co.*	18,965.07	18,776.45	400.53	26.21
Commercial Union Fire Ins. Co.	4,978.44	4,151.07	125.00	9.62
Commonwealth Ins. Co. of N. Y.	4,789.38	5,651.44	138.02	11.55
Concordia Fire Ins. Co.	15,262.54	15,453.61	334.07	25.74
Connecticut Fire Ins. Co.	28,330.54	27,752.89	580.06	35.62
Continental Insurance Co.	280,659.33	317,972.46	6,384.46	236.62
Dixie Fire Ins. Co.	3,501.82	7,505.54	175.11	15.48
Dubuque Fire & Marine Ins. Co.	5,689.58	5,299.82	131.00	2.92
Eagle Fire Co. of N. Y.	10,164.12	8,336.92	191.74	19.94
Eagle Star Insurance Co.*	6,132.14	7,431.95	173.64	13.48
Employers' Fire Ins. Co.	8,844.91	8,744.93	199.90	10.35
Equitable Fire & Marine Ins. Co.	7,122.04	8,566.47	196.32	15.22

* Foreign Insurance company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1944

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1943	1944	1943	1944	
STOCK COMPANIES				
\$ 89,764.48	\$ 326,782.07	\$ 13,201.32	\$ 6,349.33	Aetna Insurance Company
12,064.26	10,705.81	2,694.63	5,627.35	Agricultural Insurance Company
1,308.63	5,513.35	4,895.11	2,288.04	Albany Insurance Company
4,275.11	36,960.83	1,504.42		Alliance Insurance Company
1,168.42	2,052.04			Allstate Fire Insurance Company
66,309.74	51,773.08	67,291.74	51,866.08	American Alliance Insurance Co.
734.76	2,959.77	2,904.76	11,923.77	American Auto Fire Ins. Co.
1,108.88	1,795.08	418.88	1,542.08	American Central Insurance Co.
1,017.61	None	1,017.61	None	American Druggists' Fire Ins. Co.
15,106.16	32,652.85	24,102.07	24,174.13	American Eagle Fire Ins. Co.
1,223.49	1,442.32	1,193.49	2,037.32	American Equitable Assurance Co.
1,431.21	1,027.20	1,446.21	1,097.20	American & Foreign Ins. Co.
33,329.76	24,061.81	33,329.76	26,837.33	American Insurance Company
1,372.58	1,560.94	1,590.58	3,213.94	American National Fire Ins. Co.
43.92	206.02	41.92	208.02	American Union Insurance Co.
17,927.64	40,378.52	19,919.47	44,838.26	Assoc. Fire & Marine Ins. Co.
12,521.04	5,489.40	15,197.04	6,447.40	Atlas Assurance Co.
8,048.08	5,277.66	6,468.49	5,283.65	Automobile Insurance Company
34,920.28	47,195.55	49,895.28		Baltimore American Ins. Co.
4,710.58	1,894.18	1,466.58	2,356.18	Bankers & Shippers Ins. Co.
934.49	None	1,311.49	863.22	Boston Insurance Company
75.00	None	-65.00	None	British General Ins. Co.
1,322.20	68.09	1,322.20	79.82	Caledonian-American Ins. Co.
2,459.30	712.77	2,239.59	721.60	Caledonian Insurance Company
5,522.07	4,746.25	8,154.07	1,937.25	California Insurance Company
30,628.52	12,362.36	26,010.90	10,993.63	Calvert Fire Insurance Company
2,978.10	6,201.64	2,191.10	5,994.64	Camden Fire Ins. Association
4,200.25	322.68	4,395.25	492.68	Capital Fire Insurance Co.
423.62	None	423.62	None	Centennial Insurance Company
	1,957.19		1,977.19	Central Ins. Co. of Baltimore
5,512.59	9,196.81	7,662.59	11,068.81	Century Insurance Company
	None		None	Charter Oak Fire Ins. Co.
44.58	235,771.06	102.40	235,771.06	Citizens Insurance Co. of N. J.
5,810.73	61,478.49	20,677.73	46,687.49	City of New York Ins. Co.
4,753.29	8,784.12	4,753.29	8,443.02	Columbia Fire Ins. Co. (Ohio)
494.31	1,321.95	1,034.31	1,704.95	Columbia Ins. Co. (N. Y.)
15.15	None	15.15	None	Commerce Insurance Company
2,233.96	13,153.87	9,865.96	7,533.87	Commercial Standard F & M
2,233.53	836.48	2,056.53	1,503.48	Commercial Union Assur. Co.
				Commercial Union Fire Ins. Co.
394.81	1,039.48	344.81	950.93	Commonwealth Ins. Co. of N. Y.
2,862.45	4,267.96	2,914.85	4,769.96	Concordia Fire Insurance Co.
4,029.34	8,683.68	5,770.31		Connecticut Fire Insurance Co.
99,079.19	338,170.78	124,230.03	351,912.32	Continental Insurance Company
1,285.95	2,156.29	800.95	2,156.29	Dixie Fire Insurance Company
2,351.98	4,332.61	2,239.98	4,499.61	Dubuque Fire & Marine Ins. Co.
629.80	1,716.79	956.90	1,366.79	Eagle Fire Co. of N. Y.
10,764.83	4,293.75	8,473.83	4,033.75	Eagle Star Insurance Co.
1,204.25	6,199.81	6,615.25	1,068.76	Employers' Fire Insurance Co.
3,042.13	10,658.54	6,401.58		Equitable Fire & Marine Ins. Co.

* Foreign Insurance Company maintaining a statutory deposit in United States.

Table A

FIRE INSURANCE COMPANIES

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1943	1944	1944	1944
STOCK COMPANIES—(Continued)				
Eureka-Sec. Fire & Marine Ins. Co.	15,028.28	33,352.46	692.05	73.99
Federal Insurance Co.	1,045.39	1,740.02	125.00	1.40
Federal Union Ins. Co.	8,296.03	10,125.46	227.51	19.89
Fidelity & Guaranty Fire Corp.	34,297.53	37,469.58	774.39	30.75
Fidelity-Phenix Fire Ins. Co.	141,995.40	145,725.13	2,949.50	193.64
Fire Assoc. of Philadelphia	33,102.17	35,103.66	1,027.07	75.23
Fireman's Fund Ins. Co.	89,057.38	96,520.84	1,955.42	188.76
Firemen's Insurance Co.	68,557.86	77,538.61	1,575.77	148.61
First Amer. Fire Ins. Co.	39,541.99	30,038.33	625.77	5.12
First National Ins. Co.	10,286.94	10,043.67	225.87	22.32
Franklin Fire Ins. Co.	122,311.20	150,666.45	3,038.33	87.12
General Exchange Ins. Corp.	51.94	None	125.00	
General Insurance Co. of America	32,431.22	27,660.03	578.20	44.90
Girard Fire & Marine Ins. Co.	24,658.75	26,512.51	555.25	42.52
Glens Falls Insurance Co.	6,908.08	8,918.75	203.38	19.16
Globe & Republic Ins. Co.	29,935.05	43,646.96	897.94	101.25
Globe & Rutgers Fire Ins. Co.	3,104.87	2,265.21	125.00	5.42
Granite State Fire Ins. Co.	1,620.59	1,426.46	125.00	2.98
Great American Ins. Co.	216,891.09	250,419.21	5,033.38	117.40
Hanover Fire Ins. Co.	31,194.59	31,925.88	663.51	71.84
Hartford Fire Ins. Co.	200,919.58	243,411.58	4,893.23	450.83
Home Fire & Marine Ins. Co.	39,285.92	39,466.50	814.33	73.05
Home Insurance Co.	670,107.82	590,891.02	11,842.82	355.17
Homeland Insurance Co.	16,548.82	23,491.78	494.82	46.51
Imperial Assurance Co.	3,422.29	3,024.99	125.00	5.99
Insurance Co. of N. A.	143,472.02	154,160.98	3,108.22	180.05
Jersey Insurance Co.	5,734.20	6,822.72	161.45	15.41
Law Union & Rock Ins. Co.*	3,831.19	3,898.49	125.00	9.20
Liverpool, London & Globe Ins. Co.*	39,440.61	43,335.70	891.71	79.32
London Assurance Co.*	9,754.21	8,183.38	188.67	20.25
London & Lancashire Ins. Co.*	5,116.78	6,206.39	149.13	13.45
London & Scottish Assur. Corp.*	2,945.63	2,965.49	125.00	5.81
Lumbermen's Insurance Co.	-199.83	7.85	125.00	.02
Manhattan Fire & Marine Ins. Co.	4,242.96	4,907.09	125.00	12.11
Manufacturers' Fire Ins. Co.		None	125.00	None
Maryland Insurance Co.	3,901.10	2,992.53	125.00	5.70
Mass. Fire & Marine Ins. Co.	38,507.23	33,907.69	703.15	6.62
Mercantile Insurance Co.	13,931.27	29,649.37	617.99	43.39
Merchants Fire Assur. Corp.	184,634.80	20,949.33	443.99	39.26
Merchants Fire Ins. Co. (Colo.)	27,030.52	27,914.98	583.31	58.29
Mercury Insurance Co.	8,528.59	6,750.24	160.00	12.36
Mich. Fire & Marine Ins. Co.	5,998.70	6,199.88	149.00	12.96
Milwaukee Mechanics Ins. Co.	32,963.69	31,365.45	652.31	48.54
Minneapolis Fire & Marine Ins. Co.	43,557.88	36,000.66	745.00	73.02
Monarch Fire Ins. Co.	33,373.09	38,792.04	800.84	83.62
Motors Insurance Corp.	41,990.56	34,760.70	720.21	10.21
Nat'l-Ben Franklin Fire Ins. Co.	13,110.61	14,089.68	306.79	20.92
National Fire Ins. Co.	32,444.48	54,850.66	1,122.01	118.64
National Liberty Ins. Co.	47,816.71	74,731.15	1,519.62	59.24
National Security Ins. Co.	732.00	762.62	125.00	1.80

* Foreign Insurance Company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1944

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1943	1944	1943	1944	
STOCK COMPANIES—(Continued)				
867.77	7,956.29	7,780.77	1,124.96	Eureka-Sec. Fire & Marine Ins. Co.
1,293.22	64.92	1,487.22	-89.08	Federal Insurance Company
1,845.30	2,784.56	2,700.30	4,229.56	Federal Union Insurance Co.
14,458.08	13,947.80	9,728.08	17,092.80	Fidelity & Guaranty Fire Corp.
47,393.62	82,392.40	54,629.40	75,372.62	Fidelity-Phenix Fire Ins. Co.
16,911.31	45,270.87	49,240.31	10,542.87	Fire Association of Philadelphia
41,367.15	22,785.53	39,636.28	31,958.08	Fireman's Fund Insurance Co.
31,595.09	35,982.23	42,588.90	23,974.70	Firemen's Insurance Co.
15,221.20	16,567.73	15,321.20	16,567.73	First American Fire Ins. Co.
1,418.51	3,149.70	1,771.51	2,696.70	First National Insurance Co.
41,106.21	180,308.76	40,043.21		Franklin Fire Insurance Co.
447.96	None	454.46	None	General Exchange Ins. Corp.
8,075.05	7,904.44	7,371.05	11,367.44	General Ins. Co. of America
6,302.73	8,827.11	6,950.32	12,884.11	Girard Fire & Marine Ins. Co.
2,580.17	3,365.27	390.17	4,503.27	Glens Falls Insurance Co.
6,925.68	4,654.16	7,958.68	5,879.16	Globe & Republic Ins. Co.
543.90	683.55	995.90	614.55	Globe & Rutgers Fire Ins. Co.
17.20	7,547.18	17.20	4,262.81	Granite State Fire Ins. Co.
114,355.82	230,090.69	112,698.82	237,680.69	Great American Ins. Co.
6,593.32	22,198.39	6,982.32	39,443.39	Hanover Fire Insurance Co.
109,784.08	81,914.49	120,752.58	86,662.05	Hartford Fire Insurance Co.
7,786.25	21,109.86	6,609.25	24,350.20	Home Fire & Marine Ins. Co.
279,420.95	556,719.32	304,323.95		Home Insurance Company
9,395.67	1,679.89	9,204.67		Homeland Insurance Company
2,486.02	298.56	2,476.32	18,348.56	Imperial Assurance Co.
66,135.02	109,922.73	67,009.02	110,123.73	Insurance Co. of N. America
1,483.11	1,471.51	1,450.23	1,541.51	Jersey Insurance Company
544.04	533.27	692.04	358.27	Law Union & Rock Ins. Co.
12,404.49	11,570.48	2,799.49	11,660.48	Liverpool, London & Globe Ins. Co.
6,874.54	2,452.59	5,159.54	4,879.59	London Assurance Company
1,160.20	2,315.90	2,559.20	896.90	London & Lancashire Ins. Co.
708.58	1,102.74	736.58	1,037.74	London & Scottish Assur. Corp.
159.20	399.91	144.20	217.91	Lumbermen's Insurance Company
492.97	3,116.72	2,266.97	1,438.72	Manhattan Fire & Marine Ins. Co.
	None		None	Manufacturers' Fire Ins. Co.
539.91	1,203.05	8,544.91	1,203.05	Maryland Insurance Company
5,581.79	31,300.10	5,815.79	30,730.10	Mass. Fire & Marine Ins. Co.
7,881.95	2,063.30	4,061.95		Mercantile Insurance Co.
	7,981.68		5,094.23	Merchants Fire Assurance Corp.
23,530.88	34,943.41	32,010.98	8,884.54	Merchants Fire Ins. Co., (Colo.)
800.19	-135.04	1,731.74		Mercury Insurance Company
1,367.83	2,573.90	1,222.31	2,701.80	Michigan Fire & Marine Ins. Co.
9,304.08	11,533.96	2,939.73	12,361.96	Milwaukee Mechanics Ins. Co.
11,885.77	13,582.90			Minneapolis Fire & Marine Ins. Co.
8,469.61	4,571.72	10,922.61	10,969.72	Monarch Fire Insurance Co.
21,390.65	24,481.54	17,156.55	21,844.24	Motors Insurance Corp.
2,659.04	8,115.16	4,426.18	4,096.16	Nat'l-Ben Franklin Fire Ins. Co.
6,582.74	49,606.91	43,231.33	13,492.19	National Fire Insurance Co.
10,111.51	68,222.02	10,687.51		National Liberty Ins. Co.
179.62	1,500.00	532.62	1,500.00	National Security Ins. Co.

* Foreign Insurance Company maintaining a statutory deposit in United States.

Table A FIRE INSURANCE COMPANIES

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1943	1944	1944	1944
STOCK COMPANIES—(Continued)				
Nat'l Surety Marine Ins. Co.	5.00	878.50	125.00	None
National Union Fire Ins. Co.	41,140.85	3,755.85	125.00	6.16
Netherlands Insurance Co.*	8.10	None	125.00	None
Newark Fire Ins. Co.	15,808.09	13,078.86	286.58	27.78
New Brunswick Fire Ins. Co.	7,448.40	7,066.16	166.32	10.91
New England Fire Ins. Co.	21,962.05	16,837.12	361.74	9.12
New Hampshire Fire Ins. Co.	14,642.81	10,431.69	233.63	22.72
New York Underwriters	49,854.20	55,636.27	1,137.73	110.62
New Zealand Ins. Co.*	4,515.93	5,417.98	133.36	12.69
Niagara Fire Ins. Co.	76,734.06	71,283.20	1,450.66	60.84
North Brit. & Merc. Ins. Co.*	48,733.00	60,827.68	1,242.05	109.43
Northern Assurance Co.*	14,699.94	13,551.23	296.02	30.26
North River Ins. Co.	23,301.99	16,803.92	361.08	33.35
North Star Reinsurance Corp.		None	125.00	None
Northwestern Fire & Marine	22,255.22	14,630.44	317.61	8.70
Northwestern National Ins. Co.	9,570.10	7,657.15	178.14	15.24
Norwich Union Fire Ins. Soc.*	18,655.08	20,799.82	441.00	41.58
Ocean Marine Ins. Co.*	57.71	None	125.00	None
Old Colony Ins. Co.	4,710.38	5,890.32	142.81	13.50
Orient Insurance Co.	9,795.70	9,938.63	223.77	22.10
Pacific Fire Ins. Co.	6,858.99	13,979.63	304.59	33.40
Pacific Nat'l Fire Ins. Co.	7,294.60	9,163.33	208.27	14.82
Palatine Insurance Co.*	6,338.65	5,547.17	135.94	11.77
Paramount Fire Ins. Co.	1,317.44	1,769.74	125.00	3.78
Pearl Assurance Co.	27,047.33	32,085.41	666.71	72.73
Pennsylvania Fire Ins. Co.	77,107.98	83,048.09	1,676.96	162.21
Philadelphia Fire & Marine	41,185.39	33,375.46	692.51	17.74
Phenix Assurance Co.*	46,297.90	34,798.65	720.97	66.74
Phoenix Insurance Co. (Conn.)	56,424.13	79,464.66	1,614.29	122.24
Providence Washington Ins. Co.	11,754.44	9,893.96	222.88	14.86
Provident Fire Ins. Co.	1,304.18	20.28	125.00	.28
Queen Insurance Co.	28,728.73	37,763.10	780.26	81.19
Reliance Insurance Co.	6,141.27	6,579.59	156.59	12.43
Rochester American Ins. Co.	53,133.71	56,044.63	1,145.89	26.76
Rocky Mountain Fire Ins. Co.	179,677.36	196,648.27		263.28
Royal Exchange Assurance Co.*	7,011.47	7,186.88	168.74	9.94
Royal Insurance Co.*	70,881.45	68,238.52	1,389.77	142.65
Safeguard Insurance Co. of N. Y.		None	125.00	None
St. Paul Fire & Marine Ins. Co.	78,641.85	73,583.42	1,496.67	137.99
Scottish Union & Nat'l. Ins. Co.*	7,336.38	6,539.68	155.79	13.45
Security Insurance Co.	10,707.94	20,570.06	436.40	35.69
Sentinel Fire Ins. Co.	78,057.77	69,465.43	1,414.31	19.85
Service Fire Ins. Co. of N. Y.	9,872.57	11,518.10	255.36	2.57
Springfield Fire & Marine Ins. Co.	102,048.90	110,295.60	2,230.91	155.67
Standard Fire Ins. Co.	2,771.84	3,038.58	125.00	2.59
Star Insurance Co.	12,685.60	14,549.41	315.99	32.51
State Assurance Co.*	None	None	125.00	None
State Farm Fire Ins. Co.	33,736.43	34,550.73	716.00	37.78
Sun Insurance Office*	7,610.41	14,032.55	305.65	29.91
Transcontinental Insurance Co.	10,640.67	10,144.41	227.89	14.70

* Foreign Insurance Company maintaining a statutory deposit in the United States.

MONTANA BUSINESS, 1944

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1943	1944	1943	1944	
				STOCK COMPANIES—(Continued)
	62.50		62.50	National Surety Marine Ins. Co.
2,730.57	3,886.78	2,785.18	4,083.78	National Union Fire Ins. Co.
23.45	None	-315.20	None	Netherlands Insurance Co.
5,922.28	1,948.02	5,017.28	2,693.02	Newark Fire Ins. Co.
9,834.88	2,533.88	9,767.88		New Brunswick Fire Ins. Co.
6,354.07	15,482.64	6,328.49	15,540.28	New England Fire Ins. Co.
5,257.59	3,766.74	9,344.89	1,894.67	New Hampshire Fire Ins. Co.
14,741.88	35,452.94	20,764.10	27,160.26	New York Underwriters
	353.86			New Zealand Ins. Co.
23,518.80	92,941.40	30,563.78	94,252.91	Niagara Fire Ins. Co.
25,917.84	11,599.12	13,937.84		North Brit. & Merc. Ins. Co
4,873.04	10,197.72	4,982.04	10,206.72	Northern Assurance Co.
8,729.01	4,205.27	7,558.01	4,753.27	North River Insurance Co.
None	None		None	North Star Reinsurance Corp.
8,837.92	11,456.97	8,785.73	13,023.30	Northwestern Fire & Marine
7,882.21	2,355.00	7,521.22	5,141.10	Northwestern National Ins. Co.
2,744.82	11,640.25	3,466.97	12,735.80	Norwich Union Fire Ins. Soc.
	None		None	Ocean Marine Ins. Co.
1,140.67	1,427.38	1,116.67	1,455.38	Old Colony Ins. Co.
1,339.30	8,367.06	4,710.30	4,956.06	Orient Insurance Company
1,800.31	5,833.65	3,720.31	3,625.89	Pacific Fire Insurance Co.
3,072.99	3,075.85	2,368.98	3,710.85	Pacific Nat'l. Fire Ins. Co.
971.33	549.78	8.33	797.78	Palatine Insurance Co.
24.95	502.06	24.95		Paramount Fire Ins. Co.
22,320.73	20,425.95	20,360.73	9,397.31	Pearl Assurance Co.
98,120.87	23,921.59	114,628.87		Pennsylvania Fire Ins. Co.
8,892.55	32,823.29	9,664.55	32,193.29	Philadelphia Fire & Marine
19,599.10	8,594.68	19,958.69	9,796.68	Phoenix Assurance Co.
23,855.85	103,205.66			Phoenix Insurance Co., (Conn.)
681.49	3,246.31	760.70		Providence Washington Ins. Co.
13,234.28	28.00	13,238.28		Provident Fire Ins. Co.
17,312.38	6,569.71	6,322.38	7,019.71	Queen Insurance Company
1,175.03	3,961.46	3,045.03	2,406.46	Reliance Insurance Co.
16,364.56	42,398.74	13,600.56	41,884.74	Rochester American Ins. Co.
59,880.20	178,924.39	77,969.75	166,531.78	Rocky Mountain Fire Ins. Co.
3,121.03	5,377.83	3,121.03	5,377.83	Royal Exchange Assurance
45,705.22	48,283.88	37,935.22	64,163.88	Royal Insurance Co.
	None		None	Safeguard Insurance Co. of N. Y.
18,859.05	39,646.80	33,540.50	28,428.00	St. Paul Fire & Marine Ins. Co.
	1,836.76			Scottish Union & Nat'l. Ins. Co.
5,983.23	5,949.02	6,755.91	6,644.09	Security Insurance Company
30,658.12	72,605.02	30,594.82	72,688.26	Sentinel Fire Insurance Co.
15,594.81	5,865.66	12,452.19		Service Fire Ins. Co. of N. Y.
64,139.02	49,673.50	58,740.28	49,861.45	Springfield Fire & Marine Ins. Co.
620.36	1,750.49	584.85	1,943.52	Standard Fire Insurance Co.
5,279.51	6,621.47	4,334.51	5,066.47	Star Insurance Co. of America
	None		None	State Assurance Co.
8,192.63	11,498.00	7,914.63	12,020.00	State Farm Fire Insurance Co.
8,047.33	3,901.69	3,891.33	5,510.69	Sun Insurance Office
4,791.21	6,257.36	5,346.91	7,282.46	Transcontinental Insurance Co.

* Foreign Insurance Company maintaining a statutory deposit in the United States.

Table A FIRE INSURANCE COMPANIES

NAME OF COMPANY	Net Premiums Received		Premium Tax	Fire Marshal Tax
	1943	1944	1944	1944
STOCK COMPANIES—(Continued)				
Travelers Fire Ins. Co.	24,506.20	16,177.36	348.55	33.03
Twin City Fire Ins. Co.	23,589.75	13,632.07	297.64	11.40
Union Assurance Society *	2,384.32	3,116.25	125.00	5.70
United Firemen's Ins. Co.	2,464.51	724.42	125.00	.66
United States Fire Insurance Co.	32,330.14	52,995.63	1,084.91	109.03
Utah Home Fire Ins. Co.	901.43	908.04	125.00	1.81
Virginia Fire & Marine Ins. Co.	3,255.86	4,340.74	125.00	6.94
Westchester Fire Ins. Co.	83,738.86	94,848.80	1,921.98	137.58
Western Assurance Co.	6,805.87	4,708.52	125.00	10.90
Western National Ins. Co.	20,948.33	21,615.04	457.30	37.67
World Fire & Marine Ins. Co.	35,125.53	49,746.64	1,019.93	20.16
Zurich Fire Insurance Co.	4,948.62	4,689.43	125.00	1.76
Totals Stock Companies	\$ 5,511,412.20	\$ 5,819,227.14	\$ 119,118.56	\$ 7,330.89
MUTAL COMPANIES				
Central Mfrs. Mutual Ins. Co.	\$ 5,253.85	\$ 8,009.50	185.19	10.60
Citizens Fund Mut. Fire Ins. Co.	46,183.25	50,233.29	1,029.66	68.36
Empire Mutual Ins. Co.	49,117.77			
Grain D'rs. Nat'l. Mut. Fire Ins. Co.	22,265.29	18,819.11	401.56	43.09
Hdwe. Dealers Mutual Ins. Co.	31,472.25	33,747.32	699.95	74.39
Hdwe. Mutual Ins. Co. of Minn.	21,603.38	27,014.92	565.30	60.21
Implement D'rs. Mut. Fire Ins. Co.		None	125.73	None
Ind. Lumbermen's Mut. Ins. Co.	3.58	547.78	125.00	1.23
Iowa Mutual Insurance Co.		6,285.93	150.72	14.43
Lumber Mutual Fire Ins. Co.		564.75	125.00	1.29
Lumbermen's Mutual Ins. Co. (Ohio)	70.76	520.33	125.00	1.29
Mich. Millers Mutual Ins. Co.	26,047.44	16,851.21	362.02	39.37
Millers Mut. Ins. Ass'n. (Ill.)	15,853.10	12,626.10	277.52	29.88
Millers Mutual Ins. Co. (Pa.)	6,768.29	4,754.38	125.00	11.23
Millers Mut. Ins. Co. of Texas	8,032.00	6,553.44	156.07	15.63
Millers National Insurance Co.	48,054.29	54,296.98	1,110.94	129.04
Mill Owners Mut. Fire Ins. Co.	21,933.84	17,545.08	282.34	30.25
Mut. Imp. & Hdwe. Ins. Co.	28,493.41	31,074.39	646.49	71.76
Nat'l. Retailers Mut. Ins. Co.	4,999.92	10,438.82	219.18	14.35
Northwestern Mut. Fire Ass'n.	120,584.16	112,624.67	2,277.49	235.42
Pa. Lumbermen's Mut. Fire Ins. Co.	39.36	673.34	125.00	1.50
Pa. Millers Mut. Fire Ins. Co.	8,650.00	10,146.99	172.86	17.57
United Mutual Fire Ins. Co.	9,672.28	9,451.78	214.04	20.29
Valley Mutual Fire Ins. Co.		13,047.90	285.96	1.91
Western Millers Mut. Fire Ins. Co.	3,208.29	2,851.49	125.00	7.06
Totals Mutual Companies	\$ 478,164.99	\$ 448,679.50	\$ 9,912.29	\$ 900.15
RECIPROCAL COMPANIES				
Farmers Auto Inter-Ins. Exchange	\$ 42,986.49	\$ 35,724.35	739.49	8.13
Lumbermen's Underwrit. Alliance	21,390.40	18,318.47	391.37	44.61
Universal Underwriters	1,152.96	1,623.11	125.00	3.44
Totals Reciprocal Companies	\$ 65,529.85	\$ 55,665.93	\$ 1,255.86	\$ 56.18
GRAND TOTAL ALL COMPANIES	\$ 6,055,107.04	\$ 6,323,572.57	\$ 130,286.71	\$ 8,287.22

MONTANA BUSINESS, 1944

Table A

Gross Losses Paid		Gross Losses Incurred		NAME OF COMPANY
1943	1944	1943	1944	
				STOCK COMPANIES—(Continued)
6,089.06	3,650.96	2,308.11	8,118.57	Travelers Fire Insurance Co.
15,500.76	5,420.01	13,645.32	5,432.95	Twin City Fire Insurance Co.
413.68	213.77	613.68	13.77	Union Assurance Society
1,517.01	2,407.44	1,177.45	2,697.44	United Firemen's Insurance Co.
8,294.08	23,897.29	5,975.08	28,761.29	United States Fire Insurance Co.
3.50	815.30	3.50	-356.70	Utah Home Fire Insurance Co.
414.33	1,561.54	414.33	2,172.54	Virginia Fire & Marine Ins. Co.
18,004.34	28,333.48	21,149.34	25,708.48	Westchester Fire Insurance Co.
516.79	5,677.85	5,420.59	1,953.85	Western Assurance Co.
9,572.21	6,066.20	9,713.21	5,682.24	Western National Insurance Co.
12,191.63	51,387.06			World Fire & Marine Ins. Co.
3,926.73	2,725.22	3,446.73	3,080.22	Zurich Fire Insurance Co.
\$ 2,176,703.62	\$ 4,134,840.56	\$ 65,703.75	\$ 26,424.71	Totals Stock Companies
				MUTUAL COMPANIES
\$ 816.40	\$ 1,197.34	\$ 782.36	\$ 1,287.34	Central Mfrs. Mutual Ins. Co.
17,874.00	17,146.89	16,782.96	18,096.04	Citizens Fund Mut. Fire Ins. Co.
25,717.69		25,717.69		Empire Mutual Ins. Co.
18,284.66	3,774.67	18,454.41	7,798.67	Grain D'rs. Nat'l. Mut. Fire Ins. Co.
4,552.33	13,025.80	7,007.52	10,727.10	Hdwe. Dealers Mutual Ins. Co.
9,148.75	3,163.19	9,373.75	3,425.19	Hwde. Mutual Ins. Co. of Minn.
45.95	None	45.95	None	Implement D'rs. Mut. Fire Ins. Co.
	None		None	Ind. Lumbermen's Mut. Ins. Co.
	None		None	Iowa Mutual Insurance Co.
	None		None	Lumber Mutual Fire Ins. Co.
5,604.00	-326.56	6,392.45	-326.56	Lumbermen's Mut. Ins. Co. (Ohio)
374.75	14,384.74	1,764.52	17,156.42	Mich. Millers Mutual Ins. Co.
20,569.12	12,993.91	1,219.80	13,893.90	Millers Mut. Ins. Ass'n. (Ill.)
103.95	4,752.32	664.72	4,873.48	Millers Mutual Ins. Co. (Pa.)
11,223.00		12,037.00		Millers Mut. Ins. Co. of Texas
140,524.69	11,378.39	142,443.24	12,143.39	Millers National Insurance Co.
12,610.49	7,764.90	12,707.75	9,035.83	Mill Owners Mut. Fire Ins. Co.
3,789.79	11,864.35	6,027.79	9,776.35	Mutual Imp. & Hdwe. Ins. Co.
12,108.66	2,392.41	11,222.31	2,144.44	Nat'l. Retailers Mutual Ins. Co.
39,551.36	31,576.17	41,080.14	32,477.85	Northwestern Mut. Fire Ass'n.
	None		None	Pa. Lumbermen's Mut. Fire Ins. Co.
903.00	4,219.82	988.00	6,395.24	Pa. Millers Mut. Fire Ins. Co.
13,320.39	5,765.16	15,855.39	3,244.16	United Mutual Fire Ins. Co.
	None		None	Valley Mutual Fire Ins. Co.
333.35	3,604.19	627.26	4,016.32	Western Millers Mut. Fire Ins. Co.
\$ 337,456.33	\$ 148,677.69	\$ 331,195.01	\$ 156,165.16	Totals Mutual Companies
				RECIPROCAL COMPANIES
\$ 71,253.82	\$ 26,123.04	\$ 60,419.75	\$ 24,425.71	Farmers Auto Inter-Ins. Exchange
5,124.00	1,937.00	5,284.00	1,999.00	Lumbermen's Underwrit. Alliance
	None		None	Universal Underwriters
\$ 76,377.82	\$ 28,060.04	\$ 65,703.75	\$ 26,424.71	Totals Reciprocal Companies
\$ 2,590,543.28	\$ 4,311,578.29	\$ 2,665,680.95	\$ 2,777,285.92	Grand TOTALS ALL COMPANIES

FIRE COVERAGE, 1944

FIRE COMPANIES

Table A-1

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Co.	\$ 69,833.54	(48,698.84)	Citizens Ins. Co. of N. Y.	\$ 5,083.83	110.62
Agricultural Insurance Co.	22,214.89	4,944.05	City of New York Ins. Co.	5,773.77	2,653.40
Albany Insurance Co.	7,993.83	4,558.33	Columbia Fire Ins. Co.	21,997.95	6,401.15
Alliance Insurance Co.	12,891.63	(3,539.96)	Columbia Ins. Co. of N. Y.	9,951.36	1,636.28
American Alliance Ins. Co.	3,764.14	1,364.40	Commerce Insurance Co.	434.20	None
American Central Ins. Co.	7,334.49	1,495.75	Commercial Standard F. & M. Co.	207.82	None
Amer. Druggists' Fire Ins. Co.	3,202.94	None	Commercial Union Assur. Co.	10,452.58	4,049.93
American Eagle Fire Ins. Co.	12,268.38	3,334.78	Commercial Union Fire Ins. Co.	3,846.20	1,076.01
Amer. Equitable Assurance Co.	13,899.97	1,198.01	Commonwealth Ins. Co. of N. Y.	4,364.61	145.97
American & Foreign Ins. Co.	4,405.79	288.47	Concordia Fire Ins. Co.	9,762.73	539.79
American Insurance Co.	75,303.21	7,671.62	Connecticut Fire Ins. Co.	13,703.92	(3,647.35)
Amer. National Fire Ins. Co.	6,595.98	1,651.13	Continental Insurance Co.	94,030.76	62,924.02
American Union Insurance Co.	2,261.56	86.19	Dixie Fire Ins. Co.	6,109.15	1,791.92
Assoc. Fire & Marine Ins. Co.	98,721.24	14,490.59	Dubuque Fire & Marine Ins. Co.	613.40	None
Atlas Assurance Co.	50,692.44	2,945.46	Eagle Fire Co. of N. Y.	7,892.78	569.34
Automobile Insurance Co.	5,979.01	878.31	Eagle Star Ins. Co.	5,134.00	581.03
Baltimore American Ins. Co.	1,746.80	(29.91)	Employers' Fire Ins. Co.	3,130.57	-1,315.74
Bankers & Shippers Ins. Co.	4,417.33	1,506.28	Equitable Fire & Marine Ins. Co.	6,042.42	(9,110.84)
Boston Insurance Co.	5,133.11	468.60	Eureka-Sec. Fire & Marine Ins. Co.	29,549.81	-474.44
British General Ins. Co.	202.47	None	Federal Insurance Co.	61.15	-31.57
Caledonian-American Ins. Co.	12,372.64	45.82	Federal Union Ins. Co.	7,724.86	372.64
Caledonian Insurance Co.	3,322.14	721.60	Fidelity & Guaranty Fire Corp.	6,871.40	178.66
California Insurance Co.	10,097.23	726.98	Fidelity-Phenix Fire Ins. Co.	77,285.38	20,244.56
Camden Fire Ins. Ass'n.	30,135.01	1,604.88	Fire Assoc. of Philadelphia	29,933.07	7,119.18
Capital Fire Ins. Co.	4,047.06	69.75	Fireman's Fund Ins. Co.	71,273.14	18,906.00
Central Ins. Co. of Baltimore	4,293.07	336.29	Firemen's Insurance Co.	56,419.11	7,158.84
Central Mfrs. Mutual Ins. Co.	3,698.95	None	First Amer. Fire Ins. Co.	2,001.30	235.33
Century Insurance Co.	4,710.17	10,989.81	First National Ins. Co.	8,924.67	1,556.93
Charter Oak Fire Ins. Co.	22.10	None	Franklin Fire Ins. Co.	33,165.24	(2,606.30)
Citizens Fund Mut. Fire Ins. Co.	22,345.23	3,340.68	General Insurance Co.	16,726.65	4,070.76

FIRE COVERAGE, 1944—(Continued)

FIRE COMPANIES

Table A-1

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Girard Fire & Marine Ins. Co.	16,164.30	4,874.50	Mass. Fire & Marine Ins. Co.	2,514.18	-176.35
Glens Falls Insurance Co.	7,611.98	2,976.84	Mercantile Insurance Co.	14,538.07	(406.41)
Globe & Republic Ins. Co.	40,498.52	5,152.10	Merchants Fire Assur. Corp.	15,117.87	1,301.51
Globe & Rutgers Fire Ins. Co.	2,165.54	613.17	Merchants Fire Ins. Co.	22,775.13	2,272.47
Grain Dirs Nat'l Mut. Fire Ins. Co.	17,019.33	7,585.45	Mercury Insurance Co.	4,842.72	(755.28)
Granite State Fire Ins. Co.	1,190.68	4,262.81	Mich. Fire & Marine Ins. Co.	5,184.30	2,474.15
Great American Ins. Co.	45,127.13	16,627.32	Mich. Millers Mutual Fire Ins. Co.	15,715.62	16,764.91
Hanover Fire Ins. Co.	28,560.03	23,822.37	Millers Mut. Fire Ins. Assn. of Ill.	11,950.91	13,866.28
Hdwe Dealers Mutual Fire Ins. Co.	28,368.94	3,788.24	Millers Mut. Fire Ins. Co. of Penn.	4,490.16	4,821.83
Hdwe Mutual Ins. Co. of Minn.	23,357.66	289.24	Millers Mut. Fire Ins. Co. Texas	6,253.73	
Hartford Fire Ins. Co.	172,658.01	39,468.64	Millers National Ins. Co.	51,612.47	10,642.60
Home Fire & Marine Ins. Co.	28,217.67	13,824.84	Mill Owners Mut. Fire Ins. Co.	19,572.37	8,609.22
Home Insurance Co.	132,526.53	(59,362.29)	Milwaukee Mechanics Ins. Co.	17,634.05	4,473.68
Homeland Insurance Co. of America	17,769.28	(1,167.67)	Minneapolis Fire & Marine Ins. Co.	28,507.38	(4,998.14)
Imperial Assurance Co.	2,133.91	18,029.41	Monarch Fire Ins. Co.	33,215.61	9,364.34
Ind. Lumberman's Mut. Ins. Co.	493.52	None	Mut. Imp. & Hdwr. Ins. Co.	28,368.94	4,292.94
Insurance Co. of N. A.	71,506.81	18,335.39	Nat'l Ben Franklin Fire Ins. Co.	7,829.62	555.33
Iowa Mutual Insurance Co.	5,473.32	None	National Fire Ins. Co.	47,444.49	11,073.74
Jersey Insurance Co.	6,130.77	162.70	National Liberty Ins. Co.	21,991.94	(4,211.90)
Law Union & Rock Ins. Co.	3,679.40	85.55	Nat'l Retailers Mut. Ins. Co.	4,995.95	1,311.95
Liverpool & London & Globe Ins. Co.	31,386.10	2,841.46	National Security Ins. Co.	718.00	1,500.00
London Assurance Co.	8,096.52	4,879.59	National Union Fire Ins. Co.	-2,212.08	987.81
London & Lancashire Ins. Co.	5,381.31	52.35	Newark Fire Ins. Co.	10,948.50	844.40
London & Scottish Assur. Corp.	2,242.16	1,017.22	New Brunswick Fire Ins. Co.	4,123.07	(1,491.43)
Lumber Mutual Fire Ins. Co.	515.33	None	New England Fire Ins. Co.	3,648.51	467.49
Lumbermen's Insurance Co.	7.85	217.91	New Hampshire Fire Ins. Co.	9,026.84	203.42
Lumbermen's Mutual Ins. Co.	515.33	-385.76	New York Underwriters Ins. Co.	42,150.57	15,775.49
Lumbermen's Underwrit. Alliance	17,842.59	175.00	New Zealand Ins. Co.	5,074.44	(85.85)
Manhattan Fire & Marine Ins. Co.	4,841.39	1,438.72	Niagara Fire Ins. Co.	23,626.33	4,419.40
Maryland Insurance Co.	2,201.40	352.38	North Brit. & Merc. Ins. Co.	40,621.56	(2,572.55)

FIRE COVERAGE, 1944—(Continued)

FIRE COMPANIES

Table A-1

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Provident Fire Ins. Co.	7.46		Sentinel Fire Ins. Co.	7,940.31	496.36
Queen Insurance Co.	32,065.36	3,402.41	Springfield Fire & Marine Ins. Co.	62,266.97	9,637.05
Reliance Insurance Co.	4,906.59	537.09	Standard Fire Ins. Co.	1,034.72	35.06
Rochester American Ins. Co.	10,619.62	5,842.76	Star Insurance Co.	12,971.47	1,767.18
Rocky Mountain Fire Ins. Co.	103,349.09	24,727.34	State Farm Fire Ins. Co.	2,343.71	-17.13
Royal Exchange Assurance Co.	3,365.79	2,009.54	Sun Insurance Office	11,542.22	2,851.08
Royal Insurance Co.	56,406.51	45,022.67	Transcontinental Insurance Co.	5,760.23	1,884.89
St. Paul Fire & Marine Ins. Co.	53,758.75	21,208.51	Travelers Fire Ins. Co.	13,090.85	5,456.07
Scottish Union & Nat'l Ins. Co.	5,301.59	(1,095.22)	Twin City Fire Ins. Co.	4,550.55	217.13
Security Insurance Co.	14,274.66	3,154.68	Union Assurance Society	2,260.49	5.77
Northern Assurance Co.	12,085.04	7,912.87	United Firemen's Ins. Co.	180.68	1,282.15
North River Ins. Co.	13,335.37	3,428.31	United Mutual Fire Ins. Co.	8,001.31	2,669.71
Northwestern Fire & Marine Ins. Co.	3,410.54	844.66	United States Fire Ins. Co.	43,376.17	24,617.83
Northwestern Mutual Fire Ass'n.	89,946.04	15,789.06	Universel Underwriters	1,248.82	None
Northwestern National Ins. Co.	5,841.65	4,102.72	Utah Home Fire Ins. Co.	704.65	-402.99
Norwich Union Fire Ins. Soc.	16,237.14	10,384.51	Virginia Fire & Marine Ins. Co.	2,573.91	66.00
Old Colony Ins. Co.	5,374.33	1,178.39	Westchester Fire Ins. Co.	50,518.16	5,234.99
Orient Insurance Co.	8,635.54	3,561.09	Western Assurance Co.	4,359.05	1,699.11
Pacific Fire Ins. Co.	13,172.39	1,977.47	Western Millers Mut. Fire Ins. Co.	2,728.26	3,986.41
Pacific Nat'l Fire Ins. Co.	5,901.25	1,128.50	Western National Ins. Co.	14,339.09	2,254.94
Palatine Insurance Co.	4,708.53	252.25	World Fire & Marine Ins. Co.	8,063.30	(1,138.21)
Paramount Fire Ins. Co.	1,512.24	(28.60)			
Pearl Assurance Co.	29,058.63	5,969.27			
Pennsylvania Fire Ins. Co.	62,836.94	(16,793.46)			
Penn. Lumbermen Fire Ins. Clo.	549.61	None			
Penn. Millers Mutual Fire			TOTALS, FIRE COVERAGE	\$ 3,186,393.97	\$ 733,929.11
Philadelphia Fire & Marine Ins. Co.	9,687.40	6,288.82			
Phoenix Assurance Co.	7,066.83	4,666.29			
Phoenix Insurance Co.	26,209.80	6,145.78			
Phoenix Insurance Co.	45,679.80	(94,672.35)			
Providence Wash. Ins. Co.	5,380.22	(897.43)	Total in parentheses (see Note, page 9		(\$ 257,310.19)

EXTENDED COVERAGE, 1944

FIRE COMPANIES

Table A-2

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Co.	\$ 4,672.96	(5,873.66)	City of New York Ins. Co.	470.25	561.53
Agricultural Insurance Co.	1,582.38	1,322.63	Columbia Fire Ins. Co.	1,324.26	1,579.72
Albany Insurance Co.	385.90	120.92	Columbia Ins. Co. of N. Y.	1,048.66	68.67
Alliance Insurance Co.	1,192.30	(1,425.25)	Commerce Insurance Co.	38.50	None
American Alliance Ins. Co.	234.99	35.50	Commercial Standard F. & M Co.	39.72	None
American Central Ins. Co.	741.06	105.82	Commercial Union Assur. Co.	936.36	456.65
Amer. Druggists' Fire Ins. Co.	39.77	None	Commercial Union Fire Ins. Co.	293.87	427.47
American Eagle Fire Ins. Co.	1,565.88	1,905.02	Commonwealth Ins. Co. of N. Y.	457.48	99.40
Amer. Equitable Assurance Co.	927.99	839.31	Concordia Fire Ins. Co.	809.92	1,980.45
American & Foreign Ins. Co.	441.83	784.73	Connecticut Fire Ins. Co.	1,274.51	(1,328.26)
American Insurance Co.	5,248.01	18,714.52	Continental Insurance Co.	5,162.84	13,634.23
Amer. National Fire Ins. Co.	725.12	1,562.36	Dixie Fire Ins. Co.	485.01	64.00
American Union Insurance Co.	222.41	121.83	Dubuque Fire & Marine Ins. Co.	16.00	40.49
Assoc. Fire & Marine Ins. Co.	9,248.55	15,141.04	Eagle Fire Co. of N. Y.	403.66	789.45
Atlas Assurance Co.	4,115.53	2,085.54	Eagle Star Ins. Co.	419.81	241.20
Automobile Insurance Co.	490.88	137.88	Equitable Fire & Marine Ins. Co.	665.46	(832.85)
Baltimore American Ins. Co.	100.69	(134.26)	Eureka-Sec. Fire & Marine Ins. Co.	1,942.91	562.56
Bankers & Shippers Ins. Co.	622.96	845.40	Federal Union Ins. Co.	847.98	393.66
Boston Insurance Co.	372.43	355.82	Fidelity & Guaranty Fire Corp.	536.94	450.80
British General Ins. Co.	29.90	None	Fidelity-Phenix Fire Ins. Co.	2,471.41	2,971.55
Caledonian-American Ins. Co.	818.71	34.00	Fire Assoc. of Philadelphia	2,613.72	3,212.94
Caledonia Insurance Co.	85.22	None	Fireman's Fund Ins. Co.	4,673.33	9,207.38
California Insurance Co.	630.38	811.86	Firemen's Insurance Co.	4,684.79	8,435.13
Camden Fire Ins. Ass'n.	3,334.72	4,246.28	First Amer. Fire Ins. Co.	149.57	844.18
Capital Fire Ins. Co.	296.48	35.50	First National Ins. Co.	1,088.49	1,318.51
Central Ins. Co. of Baltimore	359.26	None	Franklin Fire Ins. Co.	2,147.55	(3,774.65)
Century Insurance Co.	102.35	79.00	General Insurance Co.	1,347.44	1,301.65
Charter Oak Fire Ins. Co.	6.50	None	Girard Fire & Marine Ins. Co.	1,648.87	3,177.72
Citizens Fund Mut. Fire Ins. Co.	2,736.12	2,525.26	Globe Falls Insurance Co.	764.78	359.93
Citizens Ins. Co. of N. J.	560.18	577.10	Globe & Republic Ins. Co.	2,809.79	727.06

EXTENDED COVERAGE, 1944

FIRE COMPANIES

Table A-2

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Globe & Rutgers Fire Ins. Co.	80.34	None	Millers National Ins. Co.	41.93	30.25
Grain Dis Nat'l Mut. Fire Ins. Co.	110.94	30.25	Mill Owners Mut. Fire Ins. Co.	81.26	30.25
Granite State Fire Ins. Co.	235.78	None	Milwaukee Mechanics Ins. Co.	1,117.75	1,876.14
Great American Ins. Co.	4,802.79	6,461.38	Minneapolis Fire & Marine Ins. Co.	2,313.42	(3,958.54)
Hanover Fire Ins. Co.	2,236.72	13,052.14	Monarch Fire Ins. Co.	2,907.26	1,293.13
Hdwe. Dealers Mutual Fire Ins. Co.	1,622.65	6,106.77	Mut. Imp. & Hdw. Ins. Co.	1,622.65	5,400.41
Hdwe. Mutual Ins. Co. of Minn.	1,027.52	2,411.22	Nat'l Ben Franklin Fire Ins. Co.	717.98	993.11
Hartford Fire Ins. Co.	11,734.22	15,843.14	National Fire Ins. Co.	3,121.79	1,669.86
Home Fire & Marine Ins. Co.	2,213.71	7,009.58	National Liberty Ins. Co.	1,308.10	(5,194.77)
Home Insurance Co.	917.28	(17,528.71)	Nat'l Retailers Mut. Ins. Co.	399.08	164.00
Homeland Insurance Co. of America	1,220.77	(246.38)	National Security Ins. Co.	44.62	None
Imperial Assurance Co.	199.14	60.19	National Union Fire Ins. Co.	667.62	480.16
Ind. Lumbermen's Mut. Ins. Co.	54.73	None	Newark Fire Ins. Co.	1,026.86	1,495.84
Iowa Mutual Insurance Co.	4,598.85	9,308.14	New Brunswick Fire Ins. Co.	409.04	(1.18)
	301.37	None	New England Fire Ins. Co.	353.31	1,003.75
Jersey Insurance Co.	630.35	1,365.78	New Hampshire Fire Ins. Co.	863.54	623.86
Law Union & Rock Ins. Co.	202.31	272.72	New York Underwriters Ins. Co.	3,037.26	4,980.01
Liverpool & London & Globe Ins. Co.	1,725.91	9,294.75	New Zealand Ins. Co.	343.64	(268.01)
London & Lancashire Ins. Co.	576.09	823.55	Niagara Fire Ins. Co.	1,979.04	1,359.55
London & Scottish Assur. Corp.	141.96	None	North Brit. & Merc. Ins. Co.	3,380.67	(3,145.56)
Lumber Mutual Fire Ins. Co.	49.42	None	Northern Assurance Co.	1,105.02	1,933.15
Maryland Insurance Co.	247.70	757.27	North River Ins. Co.	707.85	247.89
Mass. Fire & Marine Ins. Co.	288.41	651.37	Northwestern Fire & Marine	281.15	667.35
Mercantile Insurance Co.	1,583.51	2,170.21	Northwestern Mutual Fire Ass'n.	7,020.40	12,919.82
Merchants Fire Assur. Corp.	1,597.50		Northwestern National Ins. Co.	274.24	137.24
Merchants Fire Ins. Co.	1,891.08	2,267.30	Norwich Union Fire Insurance Soc.	1,171.55	1,188.17
Mercury Insurance Co.	374.10	(347.27)	Old Colony Ins. Co.	341.46	263.09
Mich. Fire & Marine Ins. Co.	492.17	224.90	Orient Insurance Co.	953.45	1,439.97
Millers Mut. Fire Assn. of Ill.	37.72	30.25	Pacific Fire Ins. Co.	556.11	1,399.22
Millers Mut. Fire Ins. Co. of Penn.	31.14	12.83	Pacific Nat'l Fire Ins. Co.	981.91	2,230.88

EXTENDED COVERAGE, 1944—(Continued)

FIRE COMPANIES

Table A-2

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Palatine Insurance Co.	480.37	570.03	Sun Insurance Office	525.18	2,400.16
Paramount Fire Ins. Co.	2,575.50	(473.26)	Transcontinental Insurance Co.	216.62	1,567.82
Pearl Assurance Co.	2,213.02	3,519.04	Travelers Fire Ins. Co.	1,095.83	2,468.50
Pennsylvania Fire Ins. Co.	5,610.44	(1,572.46)	Twin City Fire Ins. Co.	475.70	137.70
Penn. Lumbermens Mutual Fire	49.41	None	Union Assurance Society	165.02	None
Penn. Millers Mutual Fire Ins. Co.	50.52	14.26	United Firemen's Ins. Co.	13.09	30.21
Philadelpia Fire & Marine Ins. Co.	437.27	1,774.10	United Mutual Fire Ins. Co.	690.43	189.80
Phoenix Assurance Co.	1,618.79	1,671.57	United States Fire Ins. Co.	6,470.77	2,465.66
Phoenix Insurance Co.	4,617.05	(2,262.74)	Utah Home Fire Ins. Co.	103.15	18.61
Providence Wash. Ins. Co.	278.32	(879.24)	Virginia Fire & Marine Ins. Co.	134.02	47.50
Provident Fire Ins. Co.	.07				
Queen Insurance Co.	2,092.91	1,916.26	Westchester Fire Ins. Co.	4,276.94	3,555.32
Reliance Insurance Co.	439.46	1,718.77	Western Assurance Co.	273.14	254.74
Rochester American Ins. Co.	689.24	572.09	Western Millers Mut. Fire Ins. Co.	20.07	12.83
Rocky Mountain Fire Ins. Co.	6,294.65	5,806.68	Western National Ins. Co.	1,393.49	659.90
Royal Exchange Assurance Co.	209.72	1,215.79	World Fire & Marine Ins. Co.	516.60	(1,369.22)
Royal Insurance Co.	3,699.27	13,865.86			
St. Paul Fire & Marine Ins. Co.	4,929.10	3,989.87			
Scottish Union & Nat'l Ins. Co.	564.07	(540.74)			
Security Insurance Co.	632.14	1,242.80			
Sentinel Fire Ins. Co.	319.58	231.27	TOTALS, EXTENDED COVERAGE	\$ 221,273.53	\$ 293,231.86
Springfield Fire & Marine Ins. Co.	3,657.47	10,801.92			
Standard Fire Ins. Co.	146.00	379.12			
Star Insurance Co. of America	1,357.64	3,259.09	Total in parentheses (see Note on Page 9)		(\$ 52,099.90)
State Farm Fire Ins. Co.	285.69	149.60			

OCEAN MARINE COVERAGE, 1944

FIRE COMPANIES

Table A-3

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Automobile Insurance Co.	\$ -16.00	None	Franklin Fire Insurance Co.	\$ 6.60	None
Camden Fire Ins. Ass'n.	40.00	None	Phoenix Insurance Company	3.87	44.84
Federal Insurance Co.	None	27.77	Standard Fire Insurance Co.	341.52	240.00
Firemen's Ins. Co.	6.00	None	Sun Insurance Office	74.00	None
			Westchester Fire Insurance Co.	493.09	915.37
			TOTALS, OCEAN MARINE COVERAGE	\$	\$

MOTOR VEHICLE FIRE COVERAGE, 1944

FIRE COMPANIES

Table A-4

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 121.79	None	Columbia Insurance Co. of New York	5.29	None
Agricultural Insurance Co.	1,385.00	None	Commercial Standard F. & M. Co.	54.00	None
Albany Insurance Company	352.42	179.59	Commercial Union Assurance Co.	30.01	40.00
Alliance Insurance Company	36.08	74.85	Commonwealth Insurance Co.	128.76	None
Allstate Fire Insurance Co.	327.93		Concordia Fire Insurance Co.	532.03	None
American Alliance Insurance Co.	271.10	80.23	Connecticut Fire Insurance Co.	546.00	(426.88)
American Automobile Fire Insurance Co.	4,789.36	9,273.64	Continental Insurance Co.	619.13	89.33
American Central Insurance Co.	4.95	None	Dixie Fire Insurance Co.	81.37	27.00
American Eagle Fire Insurance Co.	18.97	None	Dubuque F. & M. Insurance Co.	553.70	805.00
American & Foreign Insurance Co.	194.18	None	Eagle Fire Company of New York	83.56	None
American Insurance Company	324.95	276.74	Eagle Star Insurance Co.	256.28	None
American National Fire Insurance Co.	176.62	None	Employers' Fire Insurance Co.	1,009.38	None
Associated F. & M. Insurance Co.	4,492.61	2,960.31	Equitable Fire & Marine Insurance Co.	46.48	None
Atlas Assurance Company	17.20	291.12	Eureka-Security F. & M. Insurance Co.	47.13	11.35
Automobile Ins. Co. (Conn.)	912.73	1,664.00	Farmers Automobile Inter-Ins. Exc.	3,250.52	1,219.68
Baltimore American Insurance Co.	27.24	4.50	Federal Insurance Company	498.75	None
Bankers & Shippers Insurance Co.	27.92	None	Federal Union Insurance Co.	232.55	2,610.34
Boston Insurance Company	1.76	None	Fidelity & Guaranty Fire Corp.	5,427.11	28.03
British General Insurance Co.	619.94	(2.80)	Fidelity-Phenix Fire Insurance Co.	168.73	None
Caledonian Insurance Company	14.23		Fire Association of Philadelphia	157.78	
California Insurance Company	71.32	None	Fireman's Fund Insurance Co.	4,230.65	167.00
Calvert Fire Insurance Co.	657.86	861.98	Firemen's Insurance Company	3,023.65	
Camden Fire Insurance Association	39.00	None	First American Fire Insurance Co.	48.01	2.30
Capital Fire Insurance Co. of California	359.10	None	First National Insurance Co.	4.88	None
Central Insurance Company	38.83	1,640.90	Franklin Fire Insurance Co.	1,684.38	
Central Mfrs. Mutual Insurance Co.	540.40	None	General Insurance Company	1,233.10	137.20
Citizens Fund Mut. Fire Insurance Co.	5,000.15	1,500.70	Girard Fire & Marine Insurance Co.	855.59	
Citizens Insurance Co. (N. J.)	39.36	None	Glens Falls Insurance Co.	53.81	1,054.12
City of New York Insurance Co.	144.96	None	Globe & Rutgers Fire Ins. Co.	1.70	1.38
Columbia Fire Insurance Co.	189.31	76.50	Grain D'rs. Nat'l. Mut. Fire Ins. Co.	216.45	None

MOTOR VEHICLE FIRE COVERAGE, 1944—(Continued)

FIRE COMPANIES

Table A-4

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Great American Insurance Co.	1,831.12	144.58	Motors Insurance Company	4,084.18	2,073.49
Hanover Fire Insurance Co.	173.00	None	Mut. Implement & Hdwe. Ins. Co.	334.75	None
Hdwe. Dealers Mut. Fire Ins. Co.	1,386.92	737.62	National-Ben Franklin Fire Ins. Co.	536.70	None
Hdwe. Mutual Ins. Co. (Minn.)	726.32	None	National Fire Insurance Co.	11.58	None
Hartford Fire Insurance Co.	7,674.66	443.07	National Liberty Insurance Co.	1,705.13	None
Home F. & M. Insurance Co.	1,002.05	None	Nat'l. Retailers Mut. Ins. Co.	1,006.48	None
Home Insurance Company	9,540.17	None	National Union Fire Insurance Co.	252.53	203.90
Homeland Insurance Co.	335.07	None	Newark Fire Insurance Co.	143.36	123.60
Imperial Assurance Company	261.11	None	New Brunswick Fire Insurance Co.	239.52	None
Insurance Co. of North America	423.74	44.40	New Hampshire Fire Insurance Co.	59.80	None
Iowa Mutual Insurance Co.	285.17	None	New York Underwriters Ins. Co.	1,429.06	None
Jersey Insurance Company	61.60	13.03	Niagara Fire Insurance Co.	707.80	363.29
Law Union & Rock Insurance Co.	1.00	None	Northern Assurance Company	20.00	None
Liverpool & London & Globe Ins. Co.	340.56	None	North River Insurance Co.	6.00	None
London Assurance	5.29	None	Northwestern F. & M. Ins. Co.	68.12	1,000.00
London & Lancashire Insurance Co.	37.40	None	Northwestern Mutual Fire Association	4,223.61	1,175.00
London & Scottish Assurance Corp.	80.00	None	Northwestern National Insurance Co.	257.15	250.00
Manhattan Fire & Marine Insurance Co.	4.41	None	Norwich Union Fire Ins. Society	395.72	None
Maryland Insurance Company	79.28	14.34	Old Colony Insurance Company	7.06	None
Mass. Fire & Marine Insurance Co.	135.65	8.83	Pacific Fire Insurance Co.	251.13	44.20
Mercantile Insurance Co.	2,818.20	None	Pacific National Fire Insurance Co.	27.01	None
Merchants Fire Assurance Corp.	584.92	None	Pearl Assurance Company	32.00	None
Merchants Fire Insurance Co.	541.25	480.02	Pa. Lumbermen's Mut. Fire Ins. Co.	50.93	None
Mercury Insurance Company	102.89	None	Pennsylvania F. & M. Insurance Co.	28.14	None
Mich. Millers Mut. Fire Ins. Co.	34.10	None	Phoenix Assurance Company	488.15	130.40
Millers Mut. Fire Ins. Co. (Texas)	252.94	None	Phoenix Insurance Company	3,215.11	(865.50)
Millers National Insurance Co.	1.87	None	Provident Washington Insurance Co.	592.36	None
Milwaukee Mechanics' Insurance Co.	1,780.25	(284.12)	Provident Fire Insurance Co.	3.75	None
Minneapolis F. & M. Insurance Co.	701.28	None	Queen Insurance Company	411.78	27.50
Monarch Fire Insurance Co.	233.85	None	Reliance Ins. Co. of Philadelphia	64.89	None

MOTOR VEHICLE (EX. FIRE) COVERAGE, 1944

FIRE COMPANIES

Table A-5

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Columbia Insurance Co. of New York	12.71	None	Hanover Fire Insurance Co.	615.53	337.84
Commercial Standard F. & M. Co.	293.71	None	Hdwe. Dealers Mut. Fire Ins. Co.	1,753.83	None
Commercial Union Assurance Co.	472.26	150.00	Hdwe. Mutual Ins. Co. (Minn.)	1,856.28	744.73
Commercial Union Insurance Co.	31.80	None	Hartford Fire Insurance Co.	31,498.60	26,124.39
Commonwealth Insurance Co.	128.77	557.36	Home F. & M. Insurance Co.	6,165.91	3,430.38
Concordia Fire Insurance Co.	4,282.19	2,249.72	Home Insurance Company	43,460.80	(23,632.37)
Connecticut Fire Insurance Co.	2,556.29	(1,998.49)	Homeland Insurance Co.	2,505.23	(265.84)
Continental Fire Insurance Co.	3,414.28	492.62	Imperial Assurance Company	363.82	228.96
Dixie Fire Insurance Co.	634.86	273.37	Insurance Co. of North America	2,016.06	682.68
Dubuque F. & M. Insurance Co.	3,886.72	3,567.63	Law Union & Rock Insurance Co.	9.00	None
Eagle Fire Company of New York	286.40	8.00	Liverpool & London & Globe Ins. Co.	650.97	234.60
Eagle Star Insurance Co.	1,432.26	3,167.12	London Assurance	59.91	None
Employers' Fire Insurance Co.	3,892.64	2,374.84	London & Lancashire Insurance Co.	189.60	None
Equitable Fire & Marine Insurance Co.	203.12	(14.32)	London & Scottish Assurance Corp.	410.88	20.49
Farmers Automobile Inter-Ins. Exc.	32,473.83	23,206.03	Lumbermens Mutual Insurance Co.	5.00	None
Federal Insurance Company	785.36	None	Manhattan Fire & Marine Insurance Co.	61.29	None
Federal Union Insurance Co.	290.61	190.76	Maryland Insurance Company	437.23	79.06
Fidelity & Guaranty Fire Corp.	24,068.07	13,647.77	Mass. Fire & Marine Insurance Co.	626.45	166.22
Fidelity-Phenix Fire Insurance Co.	930.45	154.60	Mercantile Insurance Co.	8,454.58	(553.60)
Fire Association of Philadelphia	366.78	85.75	Merchants Fire Assurance Corp.	3,314.59	1,622.51
Fireman's Fund Insurance Co.	12,261.24	3,533.31	Merchants Fire Insurance Co.	2,655.02	3,864.75
Firemen's Insurance Company	12,655.28	8,409.77	Mercury Insurance Company	481.18	(365.42)
First American Fire Insurance Co.	264.78	12.70	Mich. Millers Mut. Fire Ins. Co.	111.96	None
First National Insurance Co.	25.63	-178.74	Millers National Insurance Co.	24.38	None
Franklin Fire Insurance Co.	7,673.28	(2,859.88)	Milwaukee Mechanics' Insurance Co.	10,161.99	5,777.48
General Insurance Company	5,629.93	5,671.38	Minneapolis F. & M. Insurance Co.	2,638.13	(1,068.84)
Girard Fire & Marine Insurance Co.	7,131.11	3,896.89	Motors Insurance Company	30,676.52	19,770.75
Glens Falls Insurance Co.	110.94	49.86	Mut. Implement & Hdwe. Ins. Co.	133.07	None
Grain D'rs. Nat'l. Mut. Fire Ins. Co.	620.30	45.00	National-Ben Franklin Fire Ins. Co.	4,660.41	2,442.72
Great American Insurance Co.	8,456.08	4,158.47	National Fire Insurance Co.	1,104.66	725.09

MOTOR VEHICLE (EX. FIRE) COVERAGE, 1944

FIRE COMPANIES

Table A-5

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
National Liberty Insurance Co.	7,767.83	(7,356.41)	Rochester American Insurance Co.	385.19	None
Nat'l. Retailers Mut. Ins. Co.	3,807.42	601.67	Rocky Mountain Fire Insurance Co.	8,187.42	2,237.98
National Surety Marine Insurance Corp.	878.50	62.50	Royal Exchange Assurance Co.	3,083.25	2,131.36
National Union Fire Insurance Co.	1,152.77	.....	Royal Insurance Company	4,146.71	1,852.14
Newark Fire Insurance Co.	726.55	49.54	St. Paul F. & M. Insurance Co.	5,793.53	910.68
New Brunswick Fire Insurance Co.	1,091.13	(1,028.52)	Scottish Union & Nat'l. Insurance Co.	644.06	(200.80)
New Hampshire Fire Insurance Co.	564.12	137.00	Security Insurance Company	4,915.40	1,887.69
New York Underwriters Ins. Co.	4,193.08	4,015.55	Service Fire Insurance Co.	10,262.27	(5,865.66)
New Zealand Insurance Co.	3.10	.....	Springfield F. & M. Insurance Co.	1,377.23	154.67
Niagara Fire Insurance Co.	3,903.24	2,003.41	State Farm Fire Insurance Co.	19,152.80	7,152.52
North British & Mercantile Ins. Co.	12,509.08	(5,452.84)	Sun Insurance Office	1,201.29	19.45
Northern Assurance Company	12.73	None	Transcontinental Insurance Co.	4,028.00	3,684.82
North River Insurance Co.	124.00	None	Travelers Fire Insurance Co.	998.35	191.00
Northwestern F. & M. Ins. Co.	38.43	115.00	Twin City Fire Insurance Co.	64.54	83.90
Northwestern Mutual Fire Association	5,358.16	1,534.06	Union Assurance Society	106.01	None
Northwestern National Insurance Co.	1,192.75	651.03	United Firemen's Insurance Co.	436.65	1,365.08
Norwich Union Fire Ins. Society	2,886.66	1,163.12	United Mutual Fire Insurance Co.	578.14	384.65
Old Colony Insurance Company	33.94	1,380	United States Fire Insurance Co.	1,980.85	1,677.80
Pacific National Fire Insurance Co.	7.45	None	Universal Underwriters	187.81	None
Palatine Insurance Company	110.90	None	Valley Mutual Fire Insurance Co.	12,283.90	None
Pearl Assurance Company	6.00	None	Virginia F. & M. Insurance Co.	1,229.35	1,995.59
Pennsylvania Fire Insurance Co.	9,997.88	(4,162.27)	Westchester Fire Insurance Co.	29,783.51	16,857.85
Pa. Lumbermens Mut. Fire Ins. Co.	23.39	None	Western National Insurance Co.	4,632.45	2,747.42
Philadelphia F. & M. Insurance Co.	169.18	19.25	World Fire & Marine Ins. Co.	35.48	.....
Phoenix Assurance Company	2,550.38	1,345.27	Zurich Fire Insurance Co.	3,987.62	3,080.22
Phoenix Insurance Company	15,052.55	(4,052.11)			
Provident Washington Insurance Co.	3,484.93	(1,442.32)	TOTALS, MOTOR VEHICLE (EX. FIRE)	\$ 576,062.84	\$ 248,354.80
Queen Insurance Company	2,453.73	1,519.73	Total in parentheses (see Note on page 9)		(60,212.39)
Reliance Ins. Co. of Philadelphia	397.61	596.10			

HAIL COVERAGE (GROWING CROPS), 1944

FIRE COMPANIES

Table A-6

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	176,566.03	(271,695.75)	New England Fire Insurance Co.	12,800.62	14,067.04
Alliance Insurance Company	12,722.49	(31,912.32)	Niagara Fire Insurance Co.	40,980.32	86,062.36
American Alliance Insurance Co.	73,512.08	48,805.68	Northwestern F. & M. Ins. Co.	10,817.96	10,396.29
American Eagle Fire Insurance Co.	14,127.32	18,191.39	Philadelphia F. & M. Insurance Co.	25,562.66	25,388.34
Baltimore American Insurance Co.	54,205.26	(47,031.38)	Rochester American Insurance Co.	43,417.51	35,469.89
Citizens Insurance Co. (N. Y.)	136,870.05	235,083.34	Rocky Mountain Fire Insurance Co.	75,812.40	132,722.82
City of New York Insurance Co.	46,488.97	43,279.25	Sentinel Fire Insurance Co.	61,187.63	7,960.63
Continental Insurance Company	212,490.11	273,113.93	Springfield F. & M. Insurance Co.	39,180.37	29,080.30
Fidelity-Phenix Fire Insurance Co.	62,840.22	50,544.36	Twin City Fire Insurance Co.	8,443.15	4,774.72
First American Fire Insurance Co.	27,494.39	15,473.22	World Fire & Marine Insurance Co.	41,080.72	(48,729.63)
Franklin Fire Insurance Co.	104,253.44	(170,695.49)			
Great American Insurance Co.	181,196.31	209,653.21	TOTALS, HAIL (GROWING CROPS)	\$ 1,999,816.15	\$ 1,415,538.92
Home Insurance Company	398,995.52	(454,166.22)			
Insurance Co. of North America	73,130.78	81,192.12	Total in parentheses (see Note on page 9)		\$ (1,073,562.31)
Mass. Fire & Marine Insurance Co.	30,343.00	30,080.03			
National Liberty Insurance Co.	35,296.84	(49,331.52)			

TORNADO, WINDSTORM, ETC. COVERAGES, 1944

FIRE COMPANIES

Table A-7

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	219.66	(464.10)	Concordia Fire Insurance Co.	-8.03	\$ None
Agricultural Insurance Co.	19.60	50.00	Connecticut Fire Insurance Co.	7.50	None
American Central Insurance Co.	None	50.00	Continental Fire Insurance Co.	473.53	1,715.15
American Eagle Fire Insurance Co.	None	716.91	Employers' Fire Insurance Co.	238.55	9.66
American Equitable Assurance Co.	558.00	None	Fidelity-Phenix Fire Insurance Co.	1,544.07	1,270.00
American Insurance Company	555.88	230.73	Fire Association of Philadelphia	20.15	None
American Union Ins. Co. (N. Y.)	29.48	None	Fireman's Fund Insurance Co.	334.26	1.72
Associated Fire & Marine Insurance Co.	1.05	None	Firemen's Insurance Company	17.50	None
Atlas Assurance Company	7.40	None	First American Fire Insurance Co.	78.93	None
Automobile Insurance Company	None	65.66	Franklin Fire Insurance Co.	80.06	(20.00)
Camden Fire Insurance Association	1.90	125.00	Glens Falls Insurance Co.	58.50	None
City of New York Insurance Co.	32.64	None	Globe & Rutgers Fire Ins. Co.	11.25	None
Columbia Fire Insurance Co.	None	2.67	Grain Dirs. Nat'l. Mut. Fire Ins. Co.	852.09	137.97

TORNADO, WINDSTORM, ETC. COVERAGES, 1944 (Continued)

FIRE COMPANIES

Table A-7

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Hanover Fire Insurance Co.	110.63	1,160.80	Northwestern Mutual Fire Association	2.55	None
Hdwe. Dealers Mut. Fire Ins. Co.	36.47	None	Northwestern National Insurance Co.	None	.11
Hdwe. Mut. Ins. Co. (Minn.)	5.08	None	Norwich Union Fire Ins. Society	41.75	None
Hartford Fire Insurance Co.	4,829.61	1,425.44	Pacific Fire Insurance Co.	None	205.00
Home F. & M. Insurance Co.	-13.24	23.00	Pacific National Fire Insurance Co.	4.00	351.47
Home Insurance Company	953.33	(1,033.66)	Pearl Assurance Company	7.50	None
Insurance Company of N. America	164.65	358.47	Pennsylvania Fire Insurance Co.	50.81	None
Liverpool & London & Globe Ins. Co.	20.25	361.88	Pg. Millers Mutual Fire Insurance Co.	409.07	92.16
London Assurance	21.66	None	Philadelphia F. & M. Insurance Co.	10.21	None
London & Scottish Assurance Corp.	32.53	None	Phoenix Assurance Company	163.31	None
Lumbermen's Mutual Insurance Co.	None	59.20	Phoenix Insurance Company	27.91	75.00
Lumbermen's Underwriting Alliance	475.88	1,824.00	Queen Insurance Company	39.00	889.17
Merchants Fire Insurance Co.	51.60	None	Rocky Mountain Fire Insurance Co.	849.45	21.14
Mercury Insurance Company	5.65	263.60	Royal Exchange Assurance	None	125.38
Mich. Millers Mut. Fire Ins. Co.	901.47		Royal Insurance Company	133.63	
Millers Mut. Fire Insurance Association	637.47	2.63	St. Paul F. & M. Insurance Co.	101.87	None
Millers Mut. Fire Ins. Co. (Pa.)	233.08	38.82	Scottish Union & Nat'l Insurance Co.	11.75	None
Millers National Insurance Co.	2,616.33	1,470.54	Security Insurance Company	3.11	None
Mill Owners Mut. Fire Insurance Co.	891.45	376.36	Springfield Fire & Marine Ins. Co.	2,374.93	150.11
Minneapolis F. & M. Insurance Co.	-194.27	(1,284.07)	Star Insurance Company	-28.62	None
Monarch Fire Insurance Co.	117.25	None	Transcontinental Insurance Co.	3.38	124.50
Mut. Implement & Hdwe. Ins. Co.	36.47	None	Travelers Fire Insurance Co.	64.13	None
National Fire Insurance Co.	552.67	None	Twin City Fire Insurance Co.	61.85	None
National Liberty Insurance Co.	158.66	(1,233.35)	United Mutual Fire Insurance Co.	1.87	None
Natl. Retailers Mut. Ins. Co.	206.38	66.82	Universal Underwriters	58.56	None
National Union Fire Insurance Co.	187.36	300.00	Utah Home Fire Insurance Co.	None	39.68
Newark Fire Insurance Co.	42.85	None	Virginia F. & M. Insurance Co.	200.45	None
New Brunswick Fire Insurance Co.	60.64	None	Western Millers Mut. Fire Ins. Co.	103.16	17.08
New England Fire Insurance Co.	22.50	None	Western National Insurance Co.	485.43	10.98
New Hampshire Fire Insurance Co.	290.19	None	World Fire & Marine Insurance Co.	23.00	
Niagara Underwriters Ins. Co.	290.19	None			
Niagara Fire Insurance Co.	19.50	None			
North British & Mercantile Ins. Co.	67.93	None			
Northern Assurance Company	7.99	360.70	TOTALS, TORNADO, WINDSTORM, ETC.	\$ 23,920.18	\$ 14,568.81
North River Insurance Co.	56.93	None	Total in parentheses (see Note on page 9)	\$	(4,035.18)

INLAND NAVIGATION & TRANSPORTATION COVERAGE, 1944 FIRE COMPANIES

Table A-8

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Co.	498.69	(112.50)	Dubuque Fire & Marine Insurance Co.	230.00	86.49
Agricultural Insurance Co.	612.05	None	Eagle Fire Company of N. Y.	-329.58	None
Albany Insurance Co.	43.22	None	Eagle Star Insurance Company	169.00	44.40
Alliance Insurance Co.	478.20	(57.58)	Employers' Fire Insurance Co.	-78.94	None
American Alliance Insurance Co.	523.30	44.07	Equitable Fire & Marine Insurance Co.	1,601.49	(700.53)
American Central Insurance Co.	152.45	None	Eureka-Security F. & M. Insurance Co.	1,823.70	1,025.49
American Eagle Fire Insurance Co.	52.74	7.37	Federal Insurance Company	388.03	-21.75
American Equitable Assurance Co.	750.00	None	Federal Union Insurance Co.	144.81	None
American & Foreign Insurance Co.	277.20	None	Fidelity & Guaranty Fire Corp.	499.05	184.13
American Insurance Company	324.22	93.39	Fidelity-Phenix Fire Insurance Co.	408.44	117.52
Atlas Assurance Company	592.08	None	Fire Association of Philadelphia	1,961.13	127.00
Automobile Insurance Co.	3,353.31	939.69	Fireman's Fund Insurance Co.	3,494.90	205.34
Boston Insurance Company	13.36	38.80	Firemen's Insurance Company	724.24	-63.19
California Insurance Company	2,870.86	213.85	First American Fire Insurance Co.	1.35	None
Camden Fire Insurance Company	103.48	None	Franklin Fire Insurance Co.	1,651.40	(352.44)
Capital Fire Insurance Co.	72.60	9.95	General Insurance Company	2,668.00	186.45
Central Mfrs. Mutual Insurance Co.	7.93	None	Girard Fire & Marine Insurance Co.	710.36	935.00
Charter Oak Fire Insurance Co.	25.00	None	Glens Falls Insurance Co.	63.15	14.26
Columbia Fire Insurance Co. (N. Y.)	1,154.51	481.31	Globe & Rutgers Fire Insurance Co.	6.38	None
Citizens Fire Mutual Fire Ins. Co.	118.78	None	Great American Insurance Co.	2,113.36	635.73
Citizens Insurance Co. (N. J.)					
City of New York Insurance Co.	22.75	66.00	Hanover Fire Insurance Co.	188.87	1,052.04
Columbia Fire Insurance Co.	56.02	-20.00	Hdwe. Dealers Mutual Fire Ins. Co.	574.00	94.47
Columbia Insurance Co. (N. Y.)	110.50	None	Hdwe. Mutual Insurance Co. (Minn.)	39.12	-20.00
Commercial Union Assurance Co.	6,856.69	2,837.29	Hartford Fire Insurance Co.	10,442.75	3,296.81
Commercial Union Fire Insurance Co.	-22.30	None	Hone Fire & Marine Insurance Co.	1,848.47	62.40
Commonwealth Insurance Company	543.91	148.20	Hone Insurance Company	12,817.30	(996.07)
Concordia Fire Insurance Co.	74.77	None	Homeland Insurance Company	465.25	
Connecticut Fire Insurance Co.	9,629.71	(1,195.00)	Imperial Assurance Company	42.21	30.00
Continental Insurance Company	1,476.30	801.04	Insurance Company of N. America	1,488.83	145.84
Dixie Fire Insurance Company	193.15	None	Iowa Mutual Insurance Co.	226.07	None

INLAND NAVIGATION & TRANSPORTATION COVERAGE, 1944 (Continued) FIRE COMPANIES

Table A-8

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Liverpool & London & Globe Ins. Co.	\$ 9,028.32	-1,613.20	Palatine Insurance Company	\$ 95.47	-24.50
London & Lancashire Insurance Co.	10.00	21.00	Pearl Assurance Company	571.23	91.00
London & Scottish Assurance Corp.	57.96	None	Pennsylvania Fire Insurance Co.	4,798.98	(1,139.40)
Maryland Insurance Company	26.92	None	Philadelphia F. & M. Insurance Co.	99.97	None
Mercantile Insurance Company	2,193.46	(160.40)	Phoenix Assurance Company	2,782.20	93.66
Mercury Insurance Company	943.70	(1,603.01)	Phoenix Insurance Company	10,896.14	(1,191.50)
Michigan Fire & Marine Insurance Co.	329.22	2.75	Providence Washington Ins. Co.	158.13	(27.32)
Milwaukee Mechanics' Insurance Co.	669.41	234.66	Queen Insurance Co. of America	537.59	75.00
Minneapolis Fire & Marine Ins. Co.	1,991.97	(1,989.19)	Reliance Insurance Co. of Philadelphia	750.44	54.50
Monarch Fire Insurance Co.	2,244.18	312.25	Rochester American Insurance Co.	356.77	None
Mutual Implement & Hdwe. Ins. Co.	574.00	83.00	Rocky Mountain Fire Insurance Co.	226.30	None
Nat'l-Ben Franklin Fire Ins. Co.	344.97	103.00	Royal Insurance Company	1,720.53	45.75
National Fire Insurance Co.	2,484.23	5.00	St. Paul Fire & Marine Ins. Co.	7,491.78	1,387.28
National Liberty Insurance Co.	6,502.65	(894.07)	Scottish Union & Nat'l. Insurance Co.	2.50	358.92
Nat'l. Retailers Mutual Ins. Co.	23.51	None	Security Insurance Company	644.23	1,169.75
National Union Fire Insurance Co.	3,762.79	None	Springfield F. & M. Insurance Co.	1,697.75	1.33
Newark Fire Insurance Company	155.74	179.64	Standard Fire Insurance Co.	1,809.96	881.75
New Brunswick Fire Insurance Co.	1,142.76	(12.75)	Star Insurance Company	197.07	40.20
New York Underwriters Ins. Co.	4,468.31	2,389.21	Travelers Fire Insurance Co.	788.50	None
Niagara Fire Insurance Co.	-190.49	44.90	Twin City Fire Insurance Co.	25.00	None
North British & Mercantile Ins. Co.	4,079.59	(428.17)	Union Assurance Society	563.33	8.00
Northern Assurance Company	-20.70	None	United Firemen's Insurance Co.	None	20.00
North River Insurance Co.	2,525.51	1,077.07	United Mutual Fire Insurance Co.	67.50	None
Northwestern F. & M. Ins. Co.	1,360	None	United States Fire Insurance Co.	1,055.44	None
Northwestern Mutual Fire Ass'n.	5,477.47	1,059.91	Westchester Fire Insurance Co.	4,552.38	43.70
Northwestern National Insurance Co.	85.08	None	Western Assurance Company	66.41	None
Norwich Union Fire Insurance Society	55.00	None	World Fire & Marine Insurance Co.	24.53	(150.00)
Old Colony Insurance Company	113.31	None			
Orient Insurance Company	126.11	-45.00			
Pacific National Fire Insurance Co.	-8.29	None			
			TOTALS, INLAND NAVIGATION & TRANSPORTATION	\$ 168,013.56	\$ 20,554.17
			Total in parentheses (see Note on page 9)	\$	(7,803.91)

RIOT, CIVIL COMMOTION, EXPLOSION COVERAGE, 1944

FIRE COMPANIES

A-9

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Co.	601.13	None	Girard F. & M. Insurance Co.	2.28	None
Agricultural Insurance Co.	15.76	None	Glens Falls Insurance Company	15.86	None
Alliance Insurance Co.	40.84	None	Globe & Republic Insurance Co.	317.05	None
American Central Insurance Co.	17.66	None	Great American Insurance Co.	6,277.69	None
American Eagle Fire Insurance Co.	48.67	None	Hanover Fire Insurance Co.	33.17	None
American Equitable Assurance Co.	126.14	None	Hdwe. Mut. Insurance Co. (Minn.)	4.00	None
American & Foreign Insurance Co.	4.80	None	Hartford Fire Insurance Co.	436.57	50.00
American Insurance Co.	8.40	None	Home Fire & Marine Insurance Co.	10.98	None
American National Insurance Co.	9.31	None	Home Insurance Company	-8,688.81	None
American Union Insurance Co.	1.51	None	Homeland Insurance Co.	57.57	None
Atlas Assurance Company	1,303.66	None	Indiana Lumbermen's Mut. Ins. Co.	-47	None
Automobile Insurance Company	38.25	None	Insurance Co. of N. America	694.40	None
California Insurance Company	7.08	None	Law Union & Rock Insurance Co.	6.78	None
Camden Fire Insurance Association	14.50	None	Liverpool & London & Globe Ins. Co.	7.07	None
Central Insurance Company	4.56	None	London & Lancashire Insurance Co.	11.99	None
Columbia Insurance Company	.60	None	Mercantile Insurance Co.	48.05	None
Commercial Union Assurance Co.	28.55	None	Merchants Fire Assurance Corp.	328.32	None
Commercial Union Fire Insurance Co.	1.50	None	Merchants Fire Insurance Co.	.90	None
Commonwealth Insurance Co.	12.91	None	Michigan F. & M. Ins. Co.	194.19	None
Connecticut Fire Insurance Co.	34.96	(87.32)	Minneapolis F. & M. Insurance Co.	42.75	None
Continental Insurance Co.	297.78	None	National Fire Insurance Co.	131.24	14.50
Eagle Star Insurance Co.	.60	None	Nat'l. Union Fire Insurance Co.	-34.89	None
Employers Fire Insurance Co.	562.73	None	Newark Fire Insurance Co.	15.00	None
Eureka-Security F. & M. Insurance Co.	-11.09	None	New England Fire Insurance Co.	12.18	None
Federal Union Insurance Co.	1.62	None	New Hampshire Fire Insurance Co.	-82.61	945.83
Fidelity & Guaranty Fire Corp.	8.00	None	New York Underwriters Ins. Co.	54.33	None
Fidelity-Phoenix Fire Insurance Co.	47.70	None	New Zealand Insurance Co.	3.00	None
Fire Association of Philadelphia	21.03	25.00	Niagara Fire Insurance Co.	217.49	None
Fireman's Fund Insurance Co.	127.14	None	North British & Mercantile Ins. Co.	289.80	None
Firemen's Insurance Company	1.60	None	North River Insurance Co.	14.67	None

RIOT, CIVIL COMMOTION, EXPLOSION COVERAGE, 1944 (Continued) FIRE COVERAGE

Table A-9

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Northwestern Mutual Fire Ass'n.	\$ 160.95	None	Springfield F. & M. Insurance Co.	\$ 155.48	None
Northwestern Nat'l. Insurance Co.	6.28	None	Standard Fire Insurance Co.	3.06	None
Orient Insurance Company	19.23	None	Star Insurance Company	18.55	None
Pacific Nat'l. Fire Insurance Co.	2,250.00	None	Transcontinental Insurance Company	18.00	None
Palatine Insurance Company	11.10	None	Travelers Insurance Company	19.15	None
Pearl Assurance Company	19.63	None	United Firemen's Insurance Co.	5.18	None
Pennsylvania Fire Insurance Co.	33.49	None	United States Fire Insurance Co.	-188.96	None
Philadelphia F. & M. Ins. Co.	1.20	None	Utah Home Fire Insurance Co.	79.04	None
Phoenix Assurance Co.	324.22	None	Westchester Fire Insurance Co.	42.57	None
Phoenix Insurance Company	55.95	None	Western Assurance Company	9.72	None
Queen Insurance Company	162.73	3.81	Western Nat'l. Insurance Co.	24.02	None
Reliance Insurance Company	10.60	None	World F. & M. Insurance Co.	5.01	None
Royal Exchange Assurance	-81.20	None			
Royal Insurance Company	104.49	5.99			
St. Paul F. & M. Insurance Co.	8.62	None			
Scottish Union & Nat'l. Insurance Co.	-62.50	None	TOTALS, RIOT, CIVIL COMMOTION, EXPLOSION	\$ 7,132.19	\$ 1,055.13
Security Insurance Company	100.32	None			
Sentinel Fire Insurance Company	17.61	None	Total in parentheses (see Note on page 9)		\$ (87.32)

SPRINKLER LEAKAGE COVERAGE, 1944

FIRE COMPANIES

Table A-10

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
American Equitable Assurance Co.	7.14	None	Mich. Millers Mut. Fire Insurance Co.	.17	None
California Insurance Company	24.00	None	Monarch Fire Insurance Company	33.00	None
Fire Association of Philadelphia	None	-37.00	New York Underwriters Insurance Co.	13.47	None
Fireman's Fund Insurance Co.	55.00	None	North British & Mercantile Ins. Co.	1.00	None
General Insurance Company	39.75	None	Northwestern Mutual Fire Association	5.84	None
Globe & Republic Insurance Co.	21.60	None	Phoenix Assurance Company	41.00	None
Hardware Mut. Insurance Co. (Minn.)	-1.06	None	Phoenix Insurance Company	-108.55	None
Hartford Fire Insurance Company	25.45	None	United States Fire Insurance Co.	1.11	None
Home Insurance Company	179.90	None	Utah Home Fire Insurance Company	None	-12.00
Home Insurance Company of N. America	.30	None			
Liverpool & London & Globe Ins. Co.	142.32	None	TOTALS, SPRINKLER LEAKAGE	\$ 481.44	\$ -49.00

AIRCRAFT COVERAGE, 1944

FIRE COMPANIES

Table A-11

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Aetna Insurance Company	\$ 583.69	(70.27)	Merchants Fire Assurance Corp.	6.13	None
Agricultural Insurance Company	52	20.90	Mutual Implement & Hardware Ins. Co.	5.00	None
American Alliance Insurance Co.	392.04	None	National Union Fire Insurance Co.	.90	36.07
American Eagle Fire Insurance Co.	3.43	18.86	North British & Mercantile Insurance Co.	-270.06	None
American Insurance Company	6.44	168.35	Northern Assurance Company	150.65	None
Automobile Insurance Co. (Conn.)	1.41	7.44	North River Insurance Company	.59	None
Continental Insurance Company	7.73	42.00	Pennsylvania Fire Insurance Co.	-349.97	None
Federal Insurance Company	6.13	-63.48	Phoenix Assurance Company	594.91	410.00
Federal Union Insurance Co.	883.03	3,272.50	Phoenix Insurance Company	1.77	(71.46)
Fidelity & Guaranty Fire Corp.	59.01	21.10	Rochester American Insurance Co.	492.89	None
Fidelity-Phenix Fire Insurance Co.	7.73	42.00	Royal Insurance Company	1,366.06	3,154.52
Fireman's Fund Insurance Co.	64.43	-62.67	St. Paul F. & M. Insurance Co.	61.77	10.56
Firemen's Insurance Company	6.44	34.15	Springfield F. & M. Insurance Co.	.90	36.07
Glens Falls Insurance Company	227.73	48.26	Travelers Fire Insurance Co.	.59	5.00
Great American Insurance Company	609.93	None	United States Fire Insurance Co.	333.86	None
Hanover Fire Insurance Co.	3.43	18.20	Westchester Fire Insurance Co.		16.62
Hawe, D'Irs. Mut. Fire Ins. Co.	5.00	None			
Hartford Fire Insurance Co.	89.41	10.56			
Homeland Insurance Co. of America	606.49		TOTALS, AIRCRAFT	\$ 5,971.59	\$ 7,844.49
Insurance Company of N. America	10.68	56.69			
Liverpool & London & Globe Insurance Co.	None	540.99			
			Total in parentheses (see Note on page 9)	\$	(141.73)

EARTHQUAKE COVERAGE, 1944

FIRE COMPANIES

Table A-12

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Agricultural Insurance Company	-78.45	None	California Insurance Company	49.12	None
Alliance Insurance Company	19.25	None	Central Mfrs. Mutual Ins. Co.	12.71	None
American Equitable Assurance Co.	279.00	None	Commonwealth Insurance Co. (N. Y.)	15.00	None
American Insurance Company	24.00	None	Equitable Fire & Marine Ins. Co.	7.50	None
Associated Fire & Marine Ins. Co.	204.22	None	Fidelity-Phenix Fire Insurance Co.	21.00	None

EARTHQUAKE COVERAGE, 1944 (Continued)

FIRE COMPANIES

Table A-12

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Fire Association of Philadelphia	30.00	None	Northern Assurance Company	190.50	None
Firemen's Fund Insurance Co.	6.75	None	North River Insurance Co.	33.00	None
General Insurance Co. of America	15.16	None	Northwestern Fire & Marine Ins. Co.	.64	None
Glens Falls Insurance Company	12.00	None	Northwestern Mutual Fire Association	429.65	None
Great American Insurance Co.	4.80	None	Norwich Union Fire Insurance Society	12.00	None
Hanover Fire Insurance Co.	4.50	None	Palatine Insurance Company	140.80	None
Hdwe, D'lrs. Mut. Fire Insurance Co.	.49	None	Pearl Assurance Company	177.40	None
Hartford Fire Insurance Co.	4,022.30	None	Phoenix Assurance Company	25.89	None
Home Fire & Marine Insurance Co.	20.95	None	Phoenix Insurance Company	30.80	None
Home Insurance Company	16.50	None	Reliance Ins. Co. of Philadelphia	10.00	None
Homeland Insurance Company	32.12	None	Rocky Mountain Fire Insurance Co.	8.00	None
Imperial Assurance Company	24.80	None	Royal Insurance Company	6.40	None
Insurance Company of N. America	35.88	None	Sentinel Fire Insurance Co.	30	None
Liverpool & London & Globe Ins. Co.	34.20	None	Springfield Fire & Marine Ins. Co.	112.50	None
Mercantile Insurance Company	13.50	None	United Firemen's Insurance Co.	6.97	None
Monarch Fire Insurance Company	40.89	None	United States Fire Insurance Co.	64.66	None
Mutual Indemnity & Hdwe. Ins. Co.	21.15	None	Westchester Fire Insurance Co.	662.75	None
National Union Fire Insurance Co.	39.97	None			
Niagara Fire Insurance Co.	20.00	None			
North British & Mercantile Ins. Co.			TOTALS, EARTHQUAKE	\$ 6,818.00	None

ALL OTHER COVERAGES, 1944

FIRE COMPANIES

Table A-13

NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred	NAME OF COMPANY	Net Premiums Received	Gross Losses Incurred
Central Mfrs'. Mut. Ins. Co.	630.98	431.79	Pennsylvania Fire Insurance Co.	None	345.31
Franklin Fire Insurance Co.	4.50		Pa. Fire & Marine Insurance Co.	69.72	
Home Insurance Company	172.50		Rocky Mountain Fire Insurance Co.	43.34	100.00
Mich. Millers Mut. Fire Ins. Co.	87.89	127.91	Westchester Fire Insurance Co.	140.00	None
Millers Mut. Fire Ins. Co. (Texas)	46.77				
National Union Fire Insurance Co.	None	2,075.84	TOTALS, ALL OTHERS	\$ 1,236.93	\$ 3,080.85
North British & Mercantile Ins. Co.	128.11				

CONDITION OF DOMESTIC RURAL MUTUAL INSURANCE COMPANIES, DECEMBER 31, 1944

Table A-X

COMPANIES	Amount of Insurance	Number of Members	Admitted During Year	Withdrawn During Year	Assessments	Collected From Members	Losses Paid	Losses Unpaid	Expense	Surplus or Unassigned Funds
Cascade Co. Farmers Mutual Ins. Co., Great Falls	\$ 3,265,800.00	995	41	29	1	\$ 11,090.20	2,870.00	7,375.00	3,519.15	25,040.59
Farm Bureau Mutual Rural Ins. Co. of Gallatin Co., Bozeman	747,506.15	285	31	2	None	2,056.94	62.53	-----	465.25	8,395.54
Farmers Mutual Fire Ins. Ass'n. of Ravalli Co., Corvallis	1,206,524.00	615	27	4	None	125.40	50.00	-----	383.22	1,176.57
Farmers Mutual Fire Insurance Co., Damgar	3,491,195.00	1,524	62	74	1	7,330.36	5,055.23	-----	1,967.83	15,486.07
Farmers Mutual Fire & Lightning Ass'n., Lewistown	870,244.66	382	19	30	1	4,086.37	80.00	-----	1,824.45	7,041.47
Farmers Mutual Fire & Lightning Co., Wibaux	1,377,439.00	661	47	64	1	3,013.47	1,782.21	-----	627.21	18,970.83
Finnish Farmers Mutual Fire Ins. Co., Roberts	416,172.00	170	7	6	None	151.01	-----	-----	110.30	994.08
Flathead Farmers Mutual Ins. Co., Kalispell	2,395,470.32	1,029	83	32	None	8,098.67	5,961.50	-----	2,742.96	10,844.10
Lake Co. Farmers Mutual Ins. Co., Polson	2,909,014.00	1,350	28	63	None	9,579.09	1,256.00	410.00	3,171.03	5,721.86
Mont. Farmers Mutual Tornado & Cyclone Ins. Co., Dagmar	635,600.00	320	111	None	1	2,191.18	101.90	-----	421.95	1,481.01
Montana Farmers Union Mutual Fire Ins Co., Billings	7,860,652.00	3,126	816	162	1	35,992.97	9,410.00	-----	5,388.32	65,756.46
Mutual Rural Ins. Co. of Richland Co., Sidney	1,515,650.00	652	155	118	None	1,995.60	2,242.04	2,500.00	592.61	11,055.84
Tri-Co. Farmers Fire Ins. Co., Whitewater	607,901.25	338	50	14	None	2,791.77	60.00	-----	560.57	13,254.37
TOTALS	\$ 27,199,168.38	11,447	1,477	598	6	\$ 88,503.03	28,931.41	10,285.00	21,774.85	\$ 185,218.79

FIRE LOSS REPORT OF THE STATE FIRE MARSHAL

JOHN J. HOLMES, State Auditor
J. W. CARNEY, State Fire Marshal

THREE-YEAR FIRE-LOSS TABLE—	1942	1943	1944
Losses, Buildings	\$ 549,924.03	\$ 669,471.14	\$ 418,306.31
Losses, Contents	401,803.06	632,853.94	177,767.80
TOTALS	\$ 951,757.09	\$ 1,302,352.08	\$ 596,074.11
Number of Fires	681	735	651

FIRE LOSSES REPORTED BY CITIES & TOWNS, 1944

NAME OF CITY	No. of Fires	Building Losses	Content Losses	Total Losses
Anaconda	2	\$ 168.10	\$ 30.00	\$ 198.10
Baker	1	6,000.00	2,000.00	8,000.00
Belt	1	138.80	373.64	512.44
Big Sandy	1	1,861.00	500.00	2,361.00
Billings	41	53,134.17	34,485.95	87,620.12
Boulder	1	588.00	427.50	1,015.50
Bozeman	8	5,203.41	1,165.44	6,368.85
Bridger	2	1,250.00	8.00	1,258.00
Butte	94	46,708.26	14,237.85	60,946.11
Carter	2	300.00	100.00	400.00
Cascade	1	53.70	46.00	99.70
Charlo	1	3,789.48	3,075.00	6,864.48
Chester	2	1,549.12	275.58	1,824.70
Chinook	2	251.54	538.02	789.56
Choteau	2	596.00	590.00	1,186.00
Columbia Falls	1	172.00	None	172.00
Columbus	1	300.00	300.00	600.00
Conrad	14	3,280.66	2,038.12	5,318.78
Culbertson	2	1,146.50	147.25	1,293.75
Cut Bank	23	19,939.60	9,226.64	29,166.24
Deer Lodge	13	9,283.02	1,229.79	10,512.81
Dillon	19	23,983.24	13,609.56	37,592.80
Drummond	1	65.00	None	65.00
Dutton	1	140.12	None	140.12
East Helena	3	90.00	120.00	210.00
Ennis	2	6,000.00	1,000.00	7,000.00
Eureka	1	1,642.70	1,087.50	2,730.20
Fairfield	3	1,317.00	848.00	2,165.00
Ferdig	3	2,003.12	None	2,003.12
Fort Benton	2	9,774.00	3,060.00	12,834.00

FIRE LOSSES REPORTED BY CITIES & TOWNS, 1944—(Continued)

Garrison	1	90.30	None	90.30
Glasgow	8	9,667.24	1,897.97	11,565.21
Glendive	4	1,234.00	125.00	1,359.00
Grass Range	1	1,367.00	587.00	1,954.00
Great Falls	77	40,172.38	12,632.00	52,804.38
Hamilton	12	960.03	84.88	1,044.91
Harlem	3	1,400.00	238.95	1,638.95
Havre	13	7,017.73	1,732.30	8,750.03
Helena	11	23,260.70	1,659.00	24,919.70
Hinsdale	1	500.00	None	500.00
Hot Springs	3	3,672.26	1,000.00	4,672.26
Kalispell	16	5,798.41	513.75	6,312.16
Lewistown	8	3,961.50	1,332.14	5,293.64
Libby	3	5,013.76	2,402.00	7,415.76
Lincoln	1	9,660.67	16,305.05	25,965.72
Livingston	21	6,649.30	2,318.50	8,967.80
Malta	3	1,538.34	70.00	1,608.34
Manhattan	1	1,671.73	None	1,671.73
Monarch	1	115.00	49.00	164.00
Miles City	17	5,680.79	2,352.40	8,033.19
Missoula	87	24,029.49	7,769.83	31,799.32
Nashua	1	400.00	150.00	550.00
Opheim	1	750.00	250.00	1,000.00
Ovando	2	84.50	None	84.50
Plains	3	2,813.26	2,578.20	5,391.46
Paradise	1	95.00	None	95.00
Perma	1	1,960.33	None	1,960.33
Plentywood	4	10.00	325.00	335.00
Polson	3	2,552.08	246.50	2,798.58
Poplar	4	2,712.00	2,093.00	4,805.00
Raynesford	2	320.00	None	320.00
Red Lodge	12	912.00	1,038.00	1,950.00
Ronan	15	8,233.18	3,860.00	12,093.18
Roundup	12	1,725.00	1,910.00	3,635.00
Saco	2	257.65	57.15	314.80
Scobey	1	500.00	None	500.00
Shelby	15	7,189.30	6,775.25	13,964.55
Simms	2	206.67	357.85	564.52
Stevensville	2	1,454.25	None	1,454.25
St. Regis	1	7,500.00	None	7,500.00
Superior	2	1,276.68	207.20	1,483.88
Tarkio	1	760.00	None	760.00
Terry	2	225.00	30.00	255.00
Three Forks	1	1,010.41	500.00	1,510.00
Townsend	3	9,709.37	9,711.66	19,421.03
Twin Bridges	2	2,315.48	1,317.35	3,632.83
Valier	4	2,616.53	21.03	2,637.56
Walkerville	1	900.00	None	900.00
Westby	1	772.00	250.00	1,022.00
Whitefish	2	587.44	None	587.44
White Sulphur Springs	2	1,301.11	1,000.00	2,301.11
Wolf Point	4	2,977.90	1,500.00	4,477.90
TOTALS	651	\$ 418,306.31	\$ 177,767.80	\$ 596,074.11

CLASSIFICATION OF FIRES BY SUBJECT, 1944

Kind of Property	No. of Fires	Kind of Property	No. of Fires
Residences	315	Laundries	2
Garages	64	Hospitals	2
Hotels	33	Bus Depots	2
Mercantile Stores	30	Bath Houses	2
Apartments	17	Booder Houses	2
Saloons	18	Blacksmith Shop	1
Storage	16	Fish & Game Building	1
Barns	16	Library	1
Rooming Houses	12	Officers' Mess Hall	1
Chicken Houses	11	Oil Tanker	1
Pumping Units	7	Flower Shop	1
Sheds	10	Bakery	1
Restaurants	7	Courthouse	1
Service Stations	7	City Hall	1
Schools	6	Stockyard	1
Tourist Cabins	5	Ore Refinery	1
Elevators	4	Mine Building	1
Heating Plants	4	Dance Hall	1
Office Buildings	4	N. P. Outfit Car	1
Creamery	4	Saw Mill	1
University Buildings	4	Bowling Alley	1
Theaters	3	Coal Dock	1
Summer Houses	3	Funeral Home	1
Repair Shops	3	Telephone Office	1
Cleaning & Pressing Establishments	3	Hog House	1
Machine Shops	2	Wholesale House	1
Lodge Halls	2	Liquor Store	1
Slaughter Houses	2	Paint Shop	1
Drilling Equipment	2	Powder House	1
Vacant	2	Refrigeration	1
		TOTALS	651

CAUSES OF FIRES REPORTED, 1944

Cause	No. of Fires	Cause	No. of Fires
Cigarets	95	Matches in Clothing	7
Defective Wiring	63	Clothing too Close to Stove	6
Overheated Stoves	50	Films Ignited	3
Defective Chimneys	47	Electric Stove	3
Children Playing with Matches	42	Blow Torches	3
Exposure Fires	23	Christmas Tree Candles	3
Gasoline Ignited	20	Friction	3
Grease Boiled Over on Stove	18	Thawing Water Pipes	3
Smoking in Bed	14	Defective Refrigerators	2
Burning Rubbish	14	Roofing Tar Ignited	2
Defective Furnaces	14	Exhaust from Trucks	2
Spontaneous Combustion	13	Matches in Waste Paper Baskets	2
Hot Ashes	13	Sparks from Fireplace	1
Defective Oil Heaters	12	Starting Fire with Kerosene	1
Lightning	12	Hot Ore on Rubber Belt	1
Gas Heaters	12	Incendiary	1
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Life Insurance Tables

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NOTE TO LIFE TABLES

A blank in any of these columns indicates an unreported fact. The word "none" is used where the company actually reported such a fact.

The difference between "premiums received" and "losses incurred" or "losses paid" as reported by each company does not indicate a profit made by the companies. Acquisition costs, commissions, taxes, adjustment costs, determining a profit or loss.

Several casualty coverages are written by both life companies and miscellaneous companies. Grand totals for all classes of companies for these coverages will be found in Tables B-4a to B-4 c.

Table B **LIFE INSURANCE COMPANIES**

NAME OF COMPANY	Insurance Written Ordinary Life		*Premiums Received Ordinary Life	
	1943	1944	1943	1944
Aetna Life Ins. Co.	\$ 228,046.00	\$ 184,165.00	\$ 128,700.70	\$ 123,380.42
Bankers Life Co.	696,027.00	1,115,455.00	344,726.21	385,047.33
Businessmen's Assurance Co.	50,000.00	95,304.00	9,977.80	10,376.39
Calif.-West. States Life Ins. Co.	15,100.00	127,372.00	46,500.18	50,958.77
Central Life Assurance Society	115,554.00	13,477.00	47,616.59	43,763.41
Central Life Ins. Co., Ill.	2,009.00	19,000.00	14,578.01	14,253.19
Equitable Life Assurance Soc.	2,196,491.00	2,314,100.00	901,921.58	1,053,155.03
Expressmen's Mut. Life Ins.	3,573.00	5,073.00	2,940.62	2,976.15
Great Northern Life Ins. Co.	31,000.00	13,387.00	4,223.66	4,177.06
Great Northwest Life Ins.	8,000.00	12,878.00	4,009.44	4,416.95
Kan. City Life Ins. Co.	624,874.00	504,772.00	164,648.86	164,765.07
Lincoln Nat. Life Ins. Co.	723,974.00	1,071,931.00	95,086.00	105,571.77
Loyal Prot. Life Ins. Co.	97,500.00	72,001.00	10,117.17	9,954.36
Mass. Protective Life Assur.	47,518.00	71,486.00	18,932.24	20,289.93
Metropolitan Life Ins. Co.	2,171,106.00	1,975,016.00	836,386.72	847,982.06
Midland Nat. Life Ins.	137,000.00	168,876.50	36,325.27	37,565.23
Minn. Mut. Life Ins. Co.	205,586.00	223,012.00	99,970.15	92,384.78
Mutual Benefit Life Ins. Co.	96,903.00	62,270.00	66,169.94	64,060.76
Mutual Life Ins. Co. of N. Y.	2,049,702.00	2,972,239.00	660,230.77	734,986.45
National Life Ins. Co.	100,314.00	26,493.00	51,955.30	45,353.26
New World Life Ins. Co.	111,977.00	74,616.00	38,455.42	38,569.29
New York Life Ins. Co.	4,767,653.00	5,834,312.00	1,533,916.99	1,652,683.69
N. American Life & Cas. Co.				
Northern Life Ins. Co.	185,596.00	156,760.00	35,462.83	38,429.51
Northwestern Mut. Life Ins. Co.	201,045.00	219,780.00	227,535.63	223,153.15
			198,482.83	353,557.26
Northwestern Nat. Life Ins. Co.	1,414,188.00	2,074,978.00		
Occidental Life Ins. Co.	833,975.00	1,473,161.00	268,678.35	294,380.12
Ohio Nat. Life Ins. Co.	326,660.00	285,598.00	42,496.43	44,006.47
Pacific Mut. Life Ins. Co.	18,742.00	12,055.00	77,474.93	74,134.53
Pacific Nat. Life Assur. Co.	164,500.00	295,000.00	48,789.63	56,003.67
Pacific Northwest Life Ins. Co.	4,509.00	17,903.00	17,035.03	17,820.75
Paul Revere Life Ins. Co.	89,480.00	47,000.00	13,859.39	14,802.59
Penn Mutual Life Ins. Co.	343,000.00	271,293.00	187,160.93	190,949.07
Phoenix Mutual Life Ins. Co.	66,756.00	7,750.00	12,670.29	9,204.65
Policyholder's Nat'l. Life Ins. Co.	1,704,562.04	1,716,121.78	100,287.82	137,988.35
Provident Life & Accident Ins. Co.	40,750.00	26,500.00	928.60	964.22
Provident Life Insurance Co.	753,954.00	430,164.00	74,759.60	81,324.44
Prudential Ins. Co. of America	286,820.00	412,150.00	297,037.30	311,727.48
State Farm Life Insurance Co.	125,752.00	154,301.00	9,633.05	17,979.47
Sun Life Assur. Co. of Canada	188,368.00	146,362.00	145,748.96	138,692.24
Travelers Insurance Co.	92,950.00	113,535.00	81,634.26	76,223.53
Union Central Life Ins. Co.		None	12,891.08	12,836.33
United Benefit Life Ins. Co.	281,826.00	663,786.00	67,495.80	82,170.38
Washington National Life Ins. Co.	65,614.00	117,311.00	12,367.40	15,494.47
West Coast Life Ins. Co.	1,000.00	5,149.00	21,090.76	20,932.13
Western Life Insurance Co.	4,275,792.00	3,380,218.00	759,162.23	796,357.06
TOTALS	\$ 25,948,566.04	\$ 28,984,111.28	\$ 7,930,628.88	\$ 8,515,803.22

*See Note on page 41.

MONTANA BUSINESS, 1944

Table B

*Losses for 1944 Ordinary Life		Ordinary Insurance in Force December 31, 1943		Ordinary Insurance in Force December 31, 1944	
Incurred	Paid	Policies	Amount	Policies	Amount
\$ 89,430.20	\$ 89,430.20	1,508	\$ 4,097,680.00	1,516	\$ 4,059,080.00
149,719.00	148,202.00	5,176	14,359,876.00	5,305	14,946,840.00
4,000.00	4,000.00	321	533,414.00	325	553,783.00
9,668.00	9,668.00	824	1,771,506.00	837	1,839,979.00
46,774.00	38,774.00	1,266	2,447,683.00	1,221	2,368,584.00
16,041.00	16,041.00	346	531,134.00	346	528,067.00
167,921.19	156,138.84	12,533	26,644,884.00	12,998	28,183,345.00
1,000.00	1,000.00	95	117,292.00	97	119,365.00
None	None	69	119,832.00	71	117,202.00
1,000.00	3,500.00	81	142,463.00	87	138,852.00
16,784.78	16,784.78	3,591	5,699,491.00	3,577	5,728,479.00
19,750.00	27,250.00	2,837	5,420,676.90	3,050	6,144,632.54
2,000.00	2,000.00	247	360,550.00	266	389,309.00
6,000.00	8,000.00	336	607,887.00	337	650,167.00
353,403.14	362,671.15	22,373	32,430,125.00	22,907	33,455,236.00
16,197.96	14,197.96	994	1,403,625.23	1,070	1,509,322.95
23,856.22	23,356.22	1,290	3,104,044.00	1,279	3,093,626.00
77,541.00	77,507.00	1,097	2,622,930.00	1,076	2,594,338.00
271,332.00	251,968.00	10,128	22,054,017.00	10,661	23,785,753.00
37,393.00	38,391.00	31	99,859.00	12	88,861.00
9,922.00	11,922.00	885	1,717,693.00	876	1,694,045.00
541,519.35	534,442.21	31,888	53,956,016.00	34,219	57,703,010.00
3,922.00	3,922.00	667	1,283,846.00	727	1,344,140.00
75,343.00	80,672.00	3,082	9,877,984.00	3,121	9,768,041.00
43,268.85	38,314.39	5,428	11,336,933.00	6,072	12,768,264.00
48,699.57	50,699.57	3,576	8,178,550.00	3,824	9,066,012.00
4,000.00	4,000.00	739	1,427,375.00	838	1,594,449.00
40,960.00	33,791.00	1,209	2,950,995.00	1,166	2,846,656.00
4,500.00	2,000.00	1,099	1,665,623.00	1,222	1,831,870.00
1,000.00	3,000.00	462	617,370.00	453	610,227.00
None	None	423	510,087.00	440	533,050.00
20,000	21,500.00	2,428	6,115,728.00	2,454	6,301,570.00
None	None	29	161,183.00	31	154,683.00
11,262.25	5,262.25	991	3,150,138.39	1,335	4,613,834.91
500.00	500.00	143	60,500.00	200	82,600.00
3,992.00	3,939.00	1,627	2,429,125.00	1,749	2,706,591.00
212,533.42	249,110.42	4,267	12,354,517.00	4,499	12,744,692.00
None	None	324	466,633.00	411	576,016.00
49,575.00	51,357.75	2,248	4,820,439.00	2,260	4,800,203.00
38,065.16	38,065.16	831	3,155,206.00	836	3,135,177.00
3,573.00	3,573.00	282	684,134.00	287	686,476.00
24,000.00	28,000.00	1,597	2,543,663.00	1,779	2,931,329.00
30,100.00	30,100.00	314	441,680.00	351	500,195.00
9,981.40	9,981.40	414	678,963.00	400	653,257.00
294,978.00	294,978.00	12,857	26,343,075.00	13,804	28,269,606.00
\$ 2,781,506.49	\$ 2,788,010.30	142,969	\$ 281,510,913.52	150,392	\$ 298,210,820.40

*See Note on page 41.

Table B-1

LIFE INSURANCE COMPANIES—MONTANA BUSINESS, 1944

Table B-1

NAME OF COMPANY	Insurance Written Group Insurance		*Premiums Received Group Insurance		1944	*Losses for 1944 Group Insurance		Group Ins. In Force	
	1943	1944	1943	1944		Incurred	Paid	Dec. 31, 1943	Dec. 31, 1944
Aetna Life Ins. Co.	3,176,949.00	4,302,682.00	113,090.07	121,200.12		57,000.00	57,000.00	7,021,500.00	7,743,182.00
Equitable Life Assur. Co.	2,534,173.00	1,400,286.00	58,037.14	61,437.51		23,292.00	24,292.00	4,255,415.00	4,426,365.00
Lincoln Nat. Life Ins. Co.	1,500.00	None	None	None		None	None	64,500.00	62,000.00
Metropolitan Life Ins. Co.	1,021,050.00	2,942,100.00	138,951.97	136,169.88		107,616.00	107,616.00	8,526,650.00	8,559,500.00
Minn. Mutual Life Ins. Co.		5,618.00		18.33		None	None		5,618.00
Northern Life Ins. Co.	9,500.00	11,500.00	1,177.90	1,057.28		None	None	120,000.00	115,750.00
Occidental Life Ins. Co.	15,000.00	74,950.00	19,379.61	25,527.19		4,076.37	3,076.37	626,843.00	668,421.00
Pacific Nat. Life Assur. Co.	30,216,300.00	10,000.00	11,681.07	7,712.20		5,000.00	5,000.00	583,000.00	588,000.00
Prudential Ins. Co.	80,096.00	9,504,018.00	471,853.86	446,937.69		440,796.00	429,047.00	38,676,957.00	29,048,927.00
Sun Life Assur. Co.		156,239.00	1,753.51	2,188.86		1,000.00	1,000.00	148,036.00	182,666.00
Travelers Insurance Co.	1,264,618.00	1,072,328.00	19,856.64	24,458.39		11,500.00	11,500.00	2,996,449.00	3,154,028.00
West Coast Life Ins. Co.	14,000.00	220,000.00	1,334.97	1,413.53		None	None	118,000.00	302,500.00
TOTALS	\$ 38,339,186.00	\$ 19,699,721.00	\$ 837,411.72	\$ 828,120.98		\$ 650,280.37	\$ 638,531.37	\$ 63,137,350.00	\$ 54,856,957.00

Table B-2

LIFE INSURANCE COMPANIES—MONTANA BUSINESS, 1944

Table B-2

NAME OF COMPANY	Insurance Written Industrial		*Premiums Received Industrial		1944	*Losses for 1944 Industrial		Industrial Ins. In Force	
	1943	1944	1943	1944		Incurred	Paid	Dec. 31, 1943	Dec. 31, 1944
Metropolitan Life Ins. Co.	\$ 1,374,009.00	\$ 1,309,476.00	\$ 544,886.62	\$ 557,546.06		\$ 288,945.59	\$ 288,491.66	\$ 16,352,432.00	\$ 16,820,728.00
Prudential Ins. Co.	3,808.00	2,365.00	21,050.50	23,095.65		11,206.04	9,897.14	634,496.00	712,382.00
TOTALS	\$ 1,377,817.00	\$ 1,311,841.00	\$ 565,937.12	\$ 580,641.71		\$ 300,151.63	\$ 298,388.80	\$ 16,986,928.00	\$ 17,533,110.00

*See Note on page 41.

Table B-3

LIFE INSURANCE COMPANIES Montana Business, 1944

NAME OF COMPANY	Consideration for Annuities	Premium Tax Paid During Year
Aetna Life Ins. Co.	\$ 20,986.79	\$ 5,445.94
Bankers Life Company	27,492.10	7,324.68
Businessmen's Assurance Co.	180.22	379.37
California-Western States Life Ins. Co.	1,875.94	1,071.35
Central Life Assurance Society	200.00	721.98
Central Life Insurance Co. Illinois	39.63	295.55
Equitable Life Assurance Society	422,011.52	28,211.51
Expressmen's Mutual Life Insurance	None	125.00
Great Northern Life Insurance Co.	None	872.32
Great Northwest Life Insurance	None	125.00
Kansas City Life Insurance Co.	9,362.07	3,474.96
Lincoln National Life Insurance Co.	2,433.10	2,072.36
Loyal Protective Life Insurance Co.	None	709.58
Massachusetts Protective Life Assurance	None	430.80
Metropolitan Life Insurance Co.	59,189.74	31,191.74
Midland National Life Insurance	None	755.62
Minnesota Mutual Life Insurance Co.	2,454.47	1,679.19
Mutual Benefit Life Insurance Co.	10,714.30	1,308.05
Mutual Life Insurance Co. of N. Y.	55,183.66	14,980.35
National Life Insurance Co.	5,541.45	896.27
New World Life Insurance Co.	259.00	722.43
New York Life Insurance Co.	39,170.61	30,108.74
North American Life & Casualty Co.	None	125.00
Northern Life Insurance Co.	2,379.06	946.40
Northwestern Mutual Life Insurance Co.	342.54	3,627.95
Northwestern National Life Insurance Co.	14,621.41	7,015.66
Occidental Life Insurance Co.	13,075.01	6,594.65
Ohio National Life Insurance Co.	236.75	853.53
Pacific Mutual Life Insurance Co.	3,660.04	1,816.09
Pacific National Life Assurance Co.	1,334.17	1,296.95
Pacific Northwest Life Insurance Co.	None	953.83
Paul Revere Life Insurance Co.	None	3,496.90
Penn Mutual Life Insurance Co.	11,731.63	184.07
Phoenix Mutual Life Insurance Co.	None	2,794.45
Policyholder's National Life Insurance Co.	814.30	640.28
Provident Life & Accident Insurance Co.	None	1,598.31
Provident Life Insurance Co.	None	15,206.37
Prudential Insurance Co. of America	17,854.58	376.23
State Farm Life Insurance Co.	408.00	2,774.52
Sun Life Assurance Co. of Canada	10,429.41	3,406.72
Travelers Insurance Co.	19,865.03	276.30
Union Central Life Insurance Co.	1,201.15	1,913.34
United Benefit Life Insurance Co.	11,158.67	1,075.24
Washington National Life Insurance Co.	58.35	494.35
West Coast Life Insurance Co.	None	2,952.76
Western Life Insurance Co.	55,383.70	
TOTALS	\$ 821,648.40	\$ 193,322.69

CASUALTY BUSINESS, 1944

LIFE COMPANIES

Table B-4

NAME OF COMPANY	Premiums Received		Losses Paid		Losses Incurred	
	1943	1944	1943	1944	1943	1944
Aetna Life Insurance Co.	8,835.77	11,022.59	3,598.10	7,050.06	3,853.24	7,535.54
Business Men's Assurance Co.	6,912.52	7,180.06	2,315.77	2,249.65	5,289.52	4,720.90
California-Western States Life	1,511.44	1,531.34	369.37	431.40	412.22	354.94
Equitable Life Assurance Co.	6,305.04	15,327.57	3,762.25	11,647.50	20,911.25	15,777.50
Great Northern Life Insurance Co.	24,374.51	38,189.15	2,814.85	5,519.30	2,814.85	5,519.30
Loyal Protective Life Insurance Co.	24,484.80	25,091.51	8,148.37	12,019.14	8,122.87	9,573.62
Metropolitan Life Insurance Co.	62,803.45	50,595.87	37,100.00	37,452.00	40,378.00	38,686.00
North American Life & Casualty Co.		335.07		None		None
Northern Life Insurance Co.	9,611.11	9,994.67	2,008.60	2,796.70	3,733.74	3,733.74
Occidental Life Insurance Co.	11,365.37	14,742.62	4,119.16	7,062.06	6,763.92	13,744.07
Pacific Mutual Life Insurance Co.	18,982.45	16,386.80	13,653.96	10,686.77	9,629.96	4,692.23
Paul Revere Life Insurance Co.	28,641.88	31,639.08		13,197.08		13,417.08
Provident Life & Accident Insurance Co.	25,567.46	29,834.58	8,893.70	9,780.73	10,672.44	11,736.88
Prudential Insurance Co. of America	4,526.68	7,986.80	1,878.97	6,758.66	-663.14	7,101.57
Travelers Insurance Co.	41,448.99	48,978.21	15,179.55	24,354.52		
United Benefit Life Insurance Co.	793.75	1,090.87	60.00	357.47		
Washington National Insurance Co.	30,308.79	37,035.65	8,445.25	18,804.06	10,264.25	17,429.06
West Coast Life Insurance Co.	2,339.62	2,386.43	2,054.64	2,102.27	2,040.50	2,079.70
Totals	\$ 308,813.63	\$ 349,358.87	\$ 114,402.54	\$ 172,269.37	\$ 122,539.05	\$ 146,717.67

ACCIDENT AND HEALTH COVERAGE, 1944

LIFE COMPANIES

Table B-4a

Name of Company	Premiums Rec'd		Losses Incurred		Premiums Rec'd		Losses Incurred	
Aetna Life Insurance Co.		4,565.85	5,357.38			992.87		
Business Men's Assurance Co.	\$ 7,096.31	7,096.31	4,668.90			26,559.33		11,996.52
California-Western States Life	1,531.34	1,531.34	354.94			624.57		None
Equitable Life Assurance Society	20.00	20.00	None					
Great Northern Life Insurance Co.	17,693.90	17,693.90	5,519.30					
Loyal Protective Life Insurance Co.	1,260.27	1,260.27	55.99					
Metropolitan Life Insurance Co.	8,472.15	8,472.15	1,424.00					56,431.43
Northern Life Insurance Co.	9,994.67	9,994.67	3,733.74					
Occidental Life Insurance Co.	9,648.91	9,648.91	9,972.24					
Pacific Mutual Life Insurance Co.	10,427.21	10,427.21	11,611.54					
Provident Life & Accident Insurance Co.	29,834.58	29,834.58	11,736.88					
Travelers Insurance Co.	17,432.65	17,432.65						
Totals								
United Benefit Life Insurance Co.								
Washington National Insurance Co.								
West Coast Life Insurance Co.								
TOTALS								
Totals, Miscellaneous Companies								
GRAND TOTALS								

LIFE COMPANIES

GROUP ACCIDENT & HEALTH COVERAGE, 1944

Table B-4b

NON-CANCELLABLE ACCIDENT & HEALTH COVERAGE, 1944

Table B-4c

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Life Insurance Co.	\$ 3,385.91	1,114.09	Aetna Life Insurance Co.	\$ 109.25	None
Equitable Life Assurance Society	7,801.45	6,264.42	Equitable Life Assurance Society	725.41	5,987.64
Loyal Protective Insurance Co.	None	50.00	Great Northern Life Insurance Co.	20,495.25	None
Metropolitan Life Insurance Co.	42,038.30	37,262.00	Loyal Protective Life Insurance Co.	23,831.24	9,467.63
Occidental Life Insurance Co.	5,093.71	3,771.83	Metropolitan Life Insurance Co.	85.42	None
Prudential Insurance Co. of America	7,986.80	7,101.57	Pacific Mutual Life Insurance Co.	5,959.59	-6,303.77
Travelers Insurance Co.	14,054.86	5,432.54	aPul Revere Life Insurance Co.	31,639.08	13,417.07
Washington National Insurance Co.	10,476.32	2,079.70	Travelers Insurance Company	15.00	
West Coast Life Insurance Co.	1,761.86		United Benefit Life Insurance Co.	98.00	
TOTALS, Life Companies	\$ 92,599.21	63,076.15	TOTALS, Life Companies	\$ 82,958.24	22,568.58
TOTALS, Miscellaneous Companies	24,722.26	9,968.06	TOTALS, Miscellaneous Companies	95,358.07	43,047.13
GRAND TOTALS	\$ 117,321.47	73,044.21	GRAND TOTALS	\$ 178,316.31	65,615.71

ALL OTHER COVERAGES, 1944

LIFE COMPANIES

Table B-4d

NAME OF COMPANY	Type of Coverage	Premiums Rec'd	Losses Incurred
Aetna Life Insurance Co.	Hospitalization (Incl. Group)	\$ 2,961.58	\$ 1,064.07
Business Men's Assurance Co.	" "	93.75	52.00
Equitable Life Assurance Society	" "	6,780.71	3,525.44
North American Life & Casualty Co.	" "	224.77	None
Totals, Hospitalization		\$ 10,060.81	\$ 4,641.51
Travelers Insurance Co.	Auto Liability	-449.79	
Travelers Insurance Co.	Liability Other Than Auto	785.26	
Travelers Insurance Co.	Workmen's Compensation	17,140.23	
North American Life & Casualty Co.	All Others	110.30	None
Hospitalization Totals:			
Miscellaneous Companies		6,918.05	889.75
Life Companies		10,060.81	4,641.51
GRAND TOTALS		\$ 16,978.86	\$ 5,531.26
Auto Liability Totals:			
Life Companies		-449.79	
Miscellaneous Companies		896,096.91	254,471.93
GRAND TOTALS		\$ 895,647.12	\$ 254,471.93
Liability Other Than Auto Totals:			
Life Companies		785.26	
Miscellaneous Companies		321,584.69	82,814.01
GRAND TOTALS		\$ 322,369.95	\$ 82,814.01
Workmen's Compensation Totals:			
Life Companies		17,140.23	
Miscellaneous Companies		637,657.33	405,263.59
GRAND TOTALS		\$ 654,797.56	\$ 405,263.59

I N D E X

Miscellaneous Insurance Tables

Miscellaneous Company Tables:

Risk	Table	Pages
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NOTE TO MISCELLANEOUS TABLES

A blank in any of these columns indicates an unreported fact. The word "none" is used where the company actually reported such a fact.

The difference between "premium received" and "losses incurred" or "losses paid" as reported by each company does not indicate a profit made by the companies. Acquisition costs, commissions, taxes, adjustment costs, and many other expenses must be considered in determining a profit or loss.

Figures and totals in parentheses found in the miscellaneous tables indicate gross losses paid. This figure is given merely for its informative value where a company did not report gross losses incurred.

ALL BUSINESS

MISCELLANEOUS COMPANIES

Table C

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1943	1944	1943	1944	1943	1944	
STOCK COMPANIES							
*Accident & Casualty Insurance Co.	\$ 399.61	\$ 37.50		None		None	\$ 125.00
Aetna Casualty & Surety Co.	64,767.65	70,688.74	19,168.59	20,621.61	23,923.84	23,599.40	1,438.77
Allstate Insurance Co.	6,472.07	7,559.70	292.54	759.56	19.54	588.56	176.19
American Automobile Insurance Co.	10,035.61	27,219.78	1,065.14	4,048.76	2,155.14	4,861.76	569.40
American Bonding Co.	6,192.40	6,788.79	118.17	290.93	218.17	490.93	160.78
American Casualty Co.		4,653.06		None		None	125.00
American Guarantee & Liability Insurance Co.	580.31	502.50		1,277.54		-872.46	125.00
American Motorists Insurance Co.	18,875.04	20,046.32	2,883.59	3,846.53	-194.97	5,342.86	423.63
American Surety Co.	21,864.46	29,536.99	-4,550.97	3,100.88	-285.16	-11,041.33	615.74
Anchor Casualty Co.	89,544.62	95,190.97	22,916.35	22,847.59	48,925.35	4,457.59	1,928.82
Associated Indemnity Co.	23,311.10	46,404.75	2,895.24	6,881.15	11,799.24	24,001.15	953.10
*Car & General Insurance Corp.	12,798.29	9,983.16	2,447.87	4,793.44	2,104.87	6,178.44	224.66
Central Surety & Insurance Corp.	4,012.46	3,783.21	466.67	196.95	466.67	196.95	125.00
Century Indemnity Co.	880.03	674.38	81.94	1.68	170.68	1.68	125.00
Columbia Casualty Co.	4,520.21	-928.87	701.00	964.68	4,746.00	-3,290.32	125.00
Commercial Casualty Co.	20,201.76	22,208.42	5,471.49	8,767.92	6,245.49	5,192.92	469.17
Commercial Standard Insurance Co.	17,843.28	14,623.52	7,481.58	16,481.23	22,350.58	4,357.23	317.47
Connecticut Indemnity Co.	6,242.66	6,330.22	3,960.98	1,453.98	3,960.98	1,453.98	151.60
Continental Casualty Co.	44,187.51	50,976.20	19,613.87	22,021.67	14,479.69	19,700.00	1,044.52
Eagle Indemnity Co.		3,398.67		-1,932.52		12,176.48	125.00
*Employers' Liability Assurance Corp.	49,618.00	37,202.62	10,581.56	12,627.66	10,233.56	9,559.66	769.05
Employers Reinsurance Corp.	4,987.46	1,548.62		None	-440.77	-171.94	125.00
Fidelity & Casualty Co. (N. Y.)	17,618.42	15,304.79	4,149.83	1,529.52	1,911.83	-786.48	331.10
Fidelity & Deposit Co.	30,912.82	30,207.15	13,401.61	-606.98	3,101.61	-3,306.98	629.14
Fireman's Fund Indemnity Co.	54,553.79	62,565.05	12,316.75	16,719.56	19,186.75	11,562.56	1,276.30
*General Accident Assurance Corp.	1,070.29	1,946.24	1,034.26	51.52	5,817.26	101.52	125.00
General Casualty Co.	120,272.97	132,779.91	50,509.19	46,646.17	46,646.17	51,225.17	2,880.60
Glen Falls Indemnity Co.	2,036.23	1,438.37	852.21	2,582.22	7,196.21	-5,417.78	125.00
Globe Indemnity Co.	19,918.22	25,486.34	7,426.08	14,030.21	24,208.28	11,398.21	534.93
Great American Indemnity Co.	46,550.69	84,992.73	7,918.91	11,643.15	17,650.91	33,174.15	1,724.85
Hardware Indemnity Co.	6,498.14	7,387.47	197.50	1,179.76	397.50	1,434.32	250.14
Hartford Accident & Indemnity Co.	187,333.63	212,696.34	78,794.25	76,746.48	68,912.25	90,772.88	4,578.93
Hartford Steam Boiler, etc., Co.	15,798.61	16,251.23	888.30	4,289.74	1,317.92	4,133.75	125.00
Hawkeye Casualty Co.							
Home Indemnity Co.	91,360.32	103,727.92	19,796.53	12,428.05	26,319.53	30,514.05	2,099.56

ALL BUSINESS—(Continued)

MISCELLANEOUS COMPANIES

Table C

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1943	1944	1943	1944	1943	1944	
Indemnity Insurance Co. of N. A.	17,071.97	31,328.27	1,025.58	2,096.43	-699.42	7,701.43	651.57
Kansas City Title Insurance Co.	760.75	822.80		None		None	125.00
*London Guarantee & Accident Insurance Co.	71,988.96	71,303.07	18,026.57	24,977.33	42,940.57	53,423.33	1,451.06
Manufacturers Casualty Co.		71,455.60		None		None	125.00
Maryland Casualty Co.	83,462.93	89,732.06	28,605.16	31,712.30	31,652.30	40,222.75	1,819.64
Massachusetts Bonding & Insurance Co.	13,900.56	15,302.00	3,737.90	1,072.07	1,275.79	1,509.07	331.04
Massachusetts Protective Association	94,239.78	95,001.10	53,812.44	38,055.57	57,009.44	43,205.57	1,925.02
Metropolitan Casualty Co.	32,389.81	33,862.60	7,576.94	6,461.07	5,121.94	10,911.07	702.25
National Auto. & Casualty Insurance Co.	1,184.17	28,020.10	51.15	1,880.27	2,201.15	10,911.07	702.25
National Casualty Co.	3,221.79	3,376.22	1,347.31	3,376.22	1,347.31	923.78	586.60
National Surety Corp.	44,438.09	39,582.25		1,282.13			125.00
New Amsterdam Casualty Co.	6,634.87	16,554.50	2,396.48	5,648.17	9,392.20	12,343.77	816.65
New York Casualty Co.	12,803.48	7,896.53	7.50	535.59	1,292.50	2,320.17	356.09
North American Accident Insurance Co.	51,712.59	58,506.47	21,826.50	27,089.55	19,896.58	700.59	182.93
Northwest Casualty Co.	74,977.41	74,242.62	13,683.49	16,457.29	14,596.28	20,180.93	1,195.13
Norwich Union Indemnity Co.	632.09	1,190.33	6.50	6.63	6.50	6.63	125.00
*Ocean Accident & Guarantee Corp.	3,510.19	1,729.78	25.71	None	25.71	None	125.00
Pacific Employers Insurance Co.	29.04	950.50		93.30		93.00	125.00
Pacific Indemnity Co.	8,490.62	10,243.84	12,854.06	4,158.92	13,544.06	2,118.92	229.88
Phoenix Indemnity Co.	-263.87	6,851.29	104.88	388.87	364.88	1,506.87	162.03
Preferred Accident Insurance Co.	20,638.00	20,082.10	9,538.68	8,592.77	10,742.78	13,121.77	426.64
Royal Indemnity Co.	85,679.47	120,317.59	35,890.92	39,338.98	43,163.92	70,647.98	2,431.35
St. Paul-Mercury Indemnity Co.	78,005.16	79,284.06		30,560.00		41,794.05	1,530.68
Seaboard Surety Co.	49,260.24	17,756.71	1,514.65	344.23	814.65	354.23	380.13
Standard Accident Insurance Co.	110,347.54	130,028.43	42,182.01	24,027.76	70,384.87	39,610.23	2,625.57
Standard Surety & Casualty Co.	125.05	2,182.87	-115.00	70.25	-115.00	500.00	125.00
Sun Indemnity Co.	5,656.89	6,084.81	98.98	69.50	-501.02	1,094.50	146.70
Travelers Indemnity Co.	1,935.53	2,968.35	26.50	1,389.95	75.00	1,514.00	125.00
United Pacific Insurance Co.	15,282.11	4,319.83	1,115.45	737.54	7,757.42	-469.11	125.00
United States Casualty Co.	967.71	555.39	8,051.82	None	977.82	10,901.00	125.00
United States Fidelity & Guaranty Co.	204,263.00	207,184.48	35,243.97	63,672.68	47,322.68	65,352.37	4,168.69
United States Guarantee Co.	7,912.35	4,116.71	37.18	300.00	37.18	300.00	125.00
Western National Indemnity Co.	62,068.56	45,564.73	17,178.32	19,107.54	22,044.32	44,645.54	936.29
Western Surety Co.	1,397.85	1,301.77	205.75	40.56	1,205.75	270.42	125.00
Yorkshire Indemnity Co.		None		None		None	125.00
*Zurich General Accident & Liability Co.	17,600.90	23,947.06	7,183.79	4,980.18	4,453.79	4,625.18	503.94
TOTALS, STOCK COMPANIES	\$ 2,183,964.25	\$ 2,401,559.61	\$ 615,857.54	\$ 672,192.90	\$ 781,876.87	\$ 841,309.28	\$ 51,568.20

ALL BUSINESS—(Continued)

MISCELLANEOUS COMPANIES

Table C

NAME OF COMPANY	Net Premiums		Gross Losses Paid		Gross Losses Incurred		Premium Tax
	1943	1944	1943	1944	1943	1944	
Mutual Companies—							
American Mutual Liability & Insurance Co.	\$ 22,364.97	25,622.95		13,650.18			419.41
Benefit Association of Railway Employees	127,009.86	136,344.46	68,709.59	78,534.01	65,077.56	83,264.40	2,751.89
Employees Mutual Benefit Association	17,751.25	21,652.65	10,500.84	12,118.60	10,925.40	12,204.10	455.05
Employers Mutual Liability Insurance Co.	18,696.95	27,676.13	16,997.57	7,177.61	11,314.07	6,283.61	578.52
Hardware Mutual Casualty Co.	24,128.86	34,308.84	4,241.05	5,659.04	6,108.88	1,091.79	581.30
Interstate Business Mens' Accident Insurance	5,220.13	4,358.06	3,326.12	1,702.83	3,615.40	1,702.83	125.00
Iowa Mutual Casualty Co.		2,020.60		None		None	125.00
Iowa Mutual Liability Insurance Co.		97.70		None		None	125.00
Liberty Mutual Insurance Co.	53,985.41	58,384.12	15,564.22	16,152.41		21,586.00	1,033.42
Lincoln Mutual H. & A. Insurance Association	31,167.35	34,454.35	12,534.52	9,175.95	13,311.44	9,536.57	714.09
Lumbermens Mutual Casualty Co.	35,893.99	38,639.28	6,635.23	15,201.03		3,022.24	692.85
Mountain States Mutual Casualty Co.	44,197.68	67,645.50	19,308.02	7,665.84	195.76	2,874.98	1,377.91
Mutual Benefit H. & A. Association	268,265.66	400,837.65	161,305.94	301,510.52	195,784.50	318,105.87	8,041.77
National Mutual Casualty Co.		39,429.90		17,714.44		26,287.19	813.60
National Travelers Casualty Co.	4,195.72	2,585.64	1,134.49	859.42	1,134.49	859.42	125.00
State Farm Mutual Auto. Insurance Co.	305,624.26	333,792.68	86,613.29	124,478.17	90,140.29	158,322.17	6,700.85
Totals, Mutual Companies	\$ 985,502.09	\$ 1,227,850.51	\$ 406,870.88	\$ 611,700.05	\$ 397,607.79	\$ 645,141.17	\$ 24,660.66
Reciprocal Companies—							
Consolidated Underwriters		490.19					125.00
Manufacturers & Wholesalers Insurance Exch.	210.61	1,771.25	33.17	88.44	33.17	208.44	125.00
Truck Insurance Exchange	56,260.90	49,984.62	27,286.44	23,034.98	31,295.44	15,098.50	1,024.69
Totals, Reciprocal Companies	\$ 56,471.51	\$ 52,246.06	\$ 27,319.61	\$ 23,128.42	\$ 31,328.61	\$ 15,508.94	\$ 1,274.69
GRAND TOTALS, All Companies	\$ 3,198,937.85	\$ 3,681,656.18	\$ 1,050,048.03	\$ 1,307,021.37	\$ 1,210,813.27	\$ 1,501,959.39	\$ 77,503.55

AUTO LIABILITY COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-1

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Accident & Casualty Insurance Co.	\$ 29.03	None	Lumbermen's Mutual Casualty Co.	\$ 1,620.00	-1,026.08
Aetna Casualty & Surety Co.	9,745.63	5,485.00	Manufacturers & Wholesalers Indem. Exch.	1,247.75	None
Allstate Insurance Co.	5,938.44	-62.50	Maryland Casualty Co.	15,592.36	6,425.00
American Automobile Insurance Co.	16,781.08	2,838.25	Massachusetts Bonding & Insurance Co.	5,673.86	None
American Casualty Co.	1,617.84	None	Metropolitan Casualty Insurance Co.	20,683.76	4,352.25
American Motorists Insurance Co.	11,385.97	4,951.40	Mountain States Mutual Casualty Co.	46,314.41	2,816.32
American Mutual Liability Insurance Co.	1,893.33	(1,150.00)	National Automobile & Casualty Insurance Co.	9,696.17	(128.06)
American Casualty Co. (N. Y.)	379.70	None	National Casualty Co.	36.25	None
Anchor Casualty Co.	46,316.75	-9,543.40	National Mutual Casualty Co.	1,806.94	None
Associated Indemnity Corp.	14,291.27	635.50	New Amsterdam Casualty Co.	7,535.81	4,910.00
Car & General Insurance Corp.	6,610.67	3,310.73	New York Casualty Co.	126.93	250.00
Central Surety & Insurance Corp.	1,830.75	None	Northwest Casualty Co.	37,040.93	6,126.15
Century Indemnity Co.	110.93	None	Norwich Union Indemnity Co.	709.99	None
Columbia Casualty Co.	-973.24	-2,230.00	Ocean Accid. & Guarantee Corp.	132.01	None
Commercial Casualty Insurance Co.	7,884.76	1,991.00	Pacific Employers Insurance Co.	190.04	None
Commercial Standard Insurance Co.	9,263.44	4,928.28	Pacific Indemnity Co.	2,048.72	1,809.65
Connecticut Indemnity Co.	4,656.16	924.00	Phoenix Indemnity Co.	4,428.78	599.06
Consolidated Underwriters	129.27	None	Preferred Accident Insurance Co.	6,562.49	9,300.00
Continental Casualty Co.	573.11	1,000.00	Royal Indemnity Co.	5,350.80	150.00
Eagle Indemnity Co.	11.88	None	St. Paul-Mercury Indemnity Co.	21,483.07	9,017.50
Employers' Liability Assurance Corp.	8,411.01	668.95	Standard Accident Insurance Co.	33,393.44	4,900.00
Employers Mutual Liability Insurance Co.	1,742.47	100.00	Standard Surety & Casualty Co.	1,390.68	None
Fidelity & Casualty Co. (N. Y.)	2,495.44	12.00	State Farm Mutual Auto. Insurance Co.	152,670.63	74,203.47
Fireman's Fund Indemnity Co.	18,074.35	2,572.00	Sun Indemnity Co.	5,734.43	1,049.50
General Acc. Fire & Life Assur. Corp.	452.23	None	Travelers Indemnity Co.	639.04	None
General Casualty Co.	37,788.25	16,450.87	Truck Insurance Exchange	29,472.14	3,323.78
Glens Falls Indemnity Co.	379.71	-600.00	United Pacific Insurance Co.	1,531.81	-28.06
Globe Indemnity Co.	2,440.48	4,022.50	United States Casualty Co.	375.28	7,501.00
Great American Indemnity Co.	30,902.47	5,368.00	U. S. Fidelity & Guaranty Co.	32,909.14	17,648.00
Hardware Indemnity Insurance Co.	3,068.40	655.00	United States Guaranty Co.	73.22	None
Hardware Mutual Casualty Co.	20,043.26	-3,268.50	Western National Indemnity Co.	8,539.18	-495.00
Hartford Accident & Indemnity Co.	94,754.46	43,205.20	Zurich General Acc. & Liability Insurance Co.	6,280.98	2,618.35
Home Indemnity Co.	66,303.47	19,425.16			
Indemnity Insurance Co. of N. A.	1,983.98	None			
Iowa Mutual Casualty Co.	665.03	None	TOTALS, Auto Liability Coverage	\$ 896,096.91	\$ 254,471.93
Iowa Mutual Liability Insurance Co.	72.40	None			
Liberty Mutual Insurance Co.	1,776.69	-684.00			
London Guarantee & Accident Co.	5,002.00	-3,134.40	Total in parentheses (see Note on page 49)	\$	(1,278.06)

AUTO PROPERTY DAMAGE COVERAGE, 1944 MISCELLANEOUS COMPANIES

Table C-2

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Accident & Casualty Insurance Co.	\$ 8.47	None	Lumbermens Mutual Casualty Co.	\$ 578.00	54.30
Aetna Casualty & Surety Co.	2,937.42	2,824.28	Manufacturers & Wholesalers Indem. Exch.	379.40	207.00
Allstate Insurance Co.	1,621.26	651.06	Maryland Casualty Co.	5,086.47	3,125.16
American Automobile Insurance Co.	4,092.66	2,023.51	Massachusetts Bonding & Insurance Co.	1,667.62	723.11
American Casualty Co.	441.64	None	Metropolitan Casualty Insurance Co.	1,558.53	1,229.17
American Motorists Insurance Co.	2,651.12	87.78	Mountain States Mutual Casualty Co.	16,781.63	58.66
American Mutual Liability Insurance Co.	619.09	(1,280.40)	National Auto. & Casualty Insurance Co.	3,586.94	(442.54)
American Surety Co. (N. Y.)	83.91	100.00	National Casualty Co.	1,278.92	None
Anchor Casualty Co.	15,752.76	6,954.25	National Mutual Casualty Co.	2,220.58	None
Associated Indemnity Corp.	4,920.43	1,949.79	New Amsterdam Casualty Co.	52.66	-815.30
Car & General Insurance Corp.	2,052.62	377.28	New York Casualty Co.	12.50	12.50
Century Surety & Ins. Corp.	766.53	203.20	Northwest Casualty Co.	12,554.88	4,510.12
Columbia Casualty Co.	36.81	None	Norwich Union Indemnity Co.	254.17	6.63
Commercial Casualty Insurance Co.	-524.13	-1,007.82	Ocean Accd. & Guarantee Corp.	44.97	None
Commercial Standard Insurance Co.	218.47	-10.00	Pacific Employers Ins. Co.	56.32	None
Connecticut Indemnity Co.	3,153.26	-49.55	Pacific Indemnity Co.	704.98	13.00
Consolidated Underwriters	1,625.33	529.98	Phoenix Indemnity Co.	1,359.27	710.81
Continental Casualty Co.	32.10	196.44	Preferred Accident Insurance Co.	1,579.79	460.75
Eagle Indemnity Co.	175.17	175.20	Royal Indemnity Co.	1,990.56	293.60
Employers' Liability Assurance Corp.	1.54	None	St. Paul-Mercury Indemnity Co.	6,360.16	5,064.64
Employers Mutual Liab. Insurance Co.	2,825.57	1,330.29	Standard Accident Insurance Co.	9,468.32	2,838.12
Fidelity & Casualty Co. (N. Y.)	600.25	384.08	Standard Surety & Casualty Co.	482.71	None
Fireman's Fund Indemnity Co.	730.31	874.60	State Farm Mutual Auto. Insurance Co.	45,389.38	19,638.53
General Acc. Fire & Life Assurance Corp.	5,943.31	1,141.14	Sun Indemnity Co.	199.53	45.00
	120.83	79.02	Travelers Indemnity Co.	-47.26	99.00
			Truck Insurance Exchange	15,869.16	11,415.35
General Casualty Co.	11,137.66	7,456.00	United Pacific Insurance Co.	670.14	-52
Glens Falls Indemnity Co.	109.90	None	United States Casualty Co.	111.25	3,400.00
Globe Indemnity Co.	843.32	441.00	U. S. Fidelity & Guaranty Co.	10,652.72	8,040.34
Great American Indemnity Co.	8,542.58	1,706.78	United States Guarantee Co.	22.40	None
Hardware Indemnity Insurance Co.	1,042.36	218.71	Western National Indemnity Co.	2,139.52	1,869.14
Hardware Mutual Casualty Co.	6,321.35	1,831.36	Zurich General Accid. & Liab. Insurance Co.	1,863.45	406.80
Hartford Accident & Indemnity Co.	19,965.98	9,864.23			
Home Indemnity Co.	21,897.66	8,178.52	TOTALS, Auto Property Damage Coverage	\$ 267,669.94	\$ 116,619.41
Indemnity Insurance Co. of North America	718.72	558.85			
Iowa Mutual Casualty Co.	284.89	None	Total in parentheses (see Note on page 49)		(1,722.94)
Liberty Mutual Insurance Co.	499.50	100.00			
London Guarantee & Accident Co.	1,561.87	4,017.58			

AUTO COLLISION COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-3

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
American Casualty Co.	\$	25.00	Liberty Mutual Insurance Co.	\$	247.99
American Motorists Insurance Co.	5,311.89	None	Manufacturers & Wholesalers Indemnity Exch.	38.50	None
American Mutual Liability Insurance Co.	785.47	459.24	Maryland Casualty Co.	183.40	None
Anchor Casualty Co.	4,154.90	1,559.14	National Auto. & Casualty Insurance Co.	366.17	None
Car & General Insurance Corp.	-5.78	None	National Mutual Casualty Co.	18,943.77	16,787.19
Central Surety & Insurance Corp.	33.00	None	Northwest Casualty Co.	12,925.15	5,672.98
Commercial Standard Insurance Co.	239.47	None	Norwich Union Indemnity Co.	49.00	None
Consolidated Underwriters	15.89	None	Pacific Employers' Insurance Co.	75.00	None
Employers' Liability Assurance Corp.	128.03	None	Pacific Indemnity Co.	177.55	93.00
Employers Mutual Liability Insurance Co.	184.11	None	Preferred Accident Insurance Co.	600.75	None
Fireman's Fund Indemnity Co.	38.85	None	St. Paul-Mercury Indemnity Co.	1,575.64	618.58
Globe Indemnity Co.	10.91	None	Standard Accident Insurance Co.	182.70	346.21
Great American Indemnity Co.	39.55	None	State Farm Mutual Auto Insurance Co.	134,452.75	300.00
Hardware Mutual Casualty Co.	5,071.92	2,046.04	United Pacific Insurance Co.	222.28	64,037.52
Hartford Accident & Indemnity Co.	2,903.74	334.40	U. S. Fidelity & Guaranty Co.	366.16	504.04
Indemnity Insurance Co. of North America	60.00	None			None
Iowa Mutual Casualty Co.	682.24	None	TOTALS, Auto Collision	\$	190,086.00
					\$ 92,935.34

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BURGLARY & THEFT COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-4

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$	449.21	Commercial Casualty Insurance Co.	633.96	212.65
American Automobile Insurance Co.	656.88	None	Commercial Standard Insurance Co.	400.00	78.50
American Bonding Co.	1,293.35	54.60	Connecticut Indemnity Co.	20.00	None
American Casualty Co.	220.38	None	Continental Casualty Company	40.00	None
American Surety Co.	1,773.04	57.50	Eagle Indemnity Co.	276.55	80.00
Anchor Casualty Co.	1,446.23	326.15	Employers' Liability Assurance Corp.	1,141.32	402.03
Associated Indemnity Corp.	898.06	46.10	Fidelity & Casualty Co.	174.02	None
Car & General Insurance Corp.	328.31	None	Fidelity & Deposit Co.	1,506.27	1,572.28
Central Surety & Insurance Corp.	66.26	None	Fireman's Fund Indemnity Co.	1,130.81	136.31
Columbia Casualty Co.	30.00	None	General Accident Fire & Life Assur. Corp.	7.50	22.50

BURGLARY & THEFT COVERAGE—(Continued)

MISCELLANEOUS COMPANIES

Table C-4

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
General Casualty Co.	\$ 833.01	\$ 49.00	Norwich Union Indemnity Co.	\$ 30.00	None
Globe Indemnity Co.	95.68	None	Pacific Employers Insurance Co.	180.00	None
Great American Indemnity Co.	1,113.84	110.00	Pacific Indemnity Co.	247.35	65.76
Hardware Indemnity Co. (Minn.)	668.89	None			
Hardware Mutual Casualty Co.	602.02	3.70	Phoenix Indemnity Co.	324.75	-100.00
Hartford Accident & Indemnity Co.	4,606.89	2.71	Preferred Accident Insurance Co.	92.78	None
Home Indemnity Co.	2,181.31	12.93	Royal Indemnity Co.	361.17	None
Indemnity Insurance Co. of N. A.	760.24	163.22	St. Paul-Mercury Indemnity Co.	1,698.78	448.56
Iowa Mutual Casualty Co.	97.60	None	Seaboard Surety Co.	-7.77	344.23
Liberity Mutual Insurance Co.	15.00	None			
London Guarantee & Accident Co.	983.06	160.35	Standard Accident Insurance Co.	3,237.11	188.26
Lumbermens Mutual Casualty Co.	14.72	None	Travelers Indemnity Co.	302.05	None
Maryland Casualty Co.	1,461.14	294.95	United Pacific Insurance Co.	-1.91	None
Massachusetts Bonding & Insurance Co.	54.09	None	U. S. Fidelity & Guaranty Co.	6,096.31	1,828.14
Metropolitan Casualty Insurance Co.	1,257.92	367.00	United States Guarantee Co.	385.33	None
National Auto. & Casualty Insurance Co.	293.50		Western National Indemnity Co.	553.04	153.60
National Surety Corp.	2,962.26	140.15	Zurich General Acc. & Liab. Insurance Co.	1,129.02	242.24
New Amsterdam Casualty Co.	1,181.98	60.00			
New York Casualty Co.	561.70	222.25	TOTALS, Burglary and Theft	\$ 47,973.20	\$ 8,225.22
Northwest Casualty Co.	1,105.93	461.96			

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STEAM BOILER & MACHINERY COVERAGES, 1944

MISCELLANEOUS COMPANIES

Table C-5

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
American Guaranty & Liability Insurance Co.	\$ 62.20	None	Lumbermens Mutual Casualty Co.	769.25	None
Eagle Indemnity Co.	1,177.06	None	Maryland Casualty Co.	835.33	-200.00
Employers' Liability Assurance Corp.	2,766.63	None	Ocean Accident & Guarantee Corp.	19.63	None
Fidelity & Casualty Co.	1,038.24	None	Pacific Indemnity Co.	5,783.07	230.51
General Casualty Co.	2,768.43	None	Royal Indemnity Co.	199.00	None
			Travelers Indemnity Co.	1,319.94	1,525.00
Globe Indemnity Co.	525.00	None			
Hartford Steam Boiler & Insp. Insurance Co.	16,251.23	4,133.75	TOTALS, Steam Boiler and Machinery	\$ 33,788.45	\$ 5,689.26
London Guarantee & Accident Co.	73.44	None			

WORKMEN'S COMPENSATION COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-6

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 34,878.59	14,569.03	London Guarantee & Accident Co.	54,932.95	51,040.28
American Casualty Co.	1,770.95	None	Lumbermens Mutual Casualty Co.	31,420.42	2,029.02
American Mutual Liability Insurance Co.	21,977.48	None	Manufacturers Casualty Insurance Co.	145.60	None
American Surety Co.	8,993.68	3,656.00	Maryland Casualty Co.	17,467.79	30,216.35
Anchor Casualty Co.	8,857.42	1,426.46	Metropolitan Casualty Insurance Co.	27.63	None
Associated Indemnity Corp.	16,371.37	16,279.55	National Auto. & Casualty Insurance Co.	9,702.06	-2,110.80
Century Indemnity Co.	237.23	None	New Amsterdam Casualty Co.	3,288.23	None
Consolidated Underwriters Co.	300.02	12.00	Pacific Employers' Insurance Co.	319.95	None
Continental Casualty Co.	3,346.41	-1,933.70	Phoenix Indemnity Co.	42.30	329.00
Eagle Indemnity Co.	3,656.02	12,051.48	Royal Indemnity Co.	73,857.33	70,160.62
Employers' Liability Assurance Corp.	14,504.17	5,918.09	St. Paul-Mercury Indemnity Co.	15,361.22	26,168.06
Employers Mutual Liability Insurance Co.	11,668.12	4,503.23	Standard Accident Insurance Co.	15,472.32	15,472.32
Fidelity & Casualty Co.	1,449.66	-2,147.50	United Pacific Insurance Co.	138.00	-15.27
Fireman's Fund Indemnity Co.	16,454.77	9,742.68	U. S. Fidelity & Guaranty Co.	61,138.30	38,992.30
General Casualty Co.	34,798.02	19,913.53	United States Guarantee Co.	32.80	None
Glens Falls Indemnity Co.	5.33	None	Western National Indemnity Co.	15,843.75	19,933.94
Globe Indemnity Co.	13,457.87	7,476.36	Zurich General Accident & Liability Ins. Co.	2,732.30	375.29
Great American Indemnity Co.	33,637.45	25,187.84			
Hartford Accident & Indemnity Co.	24,871.91	17,199.43			
Indemnity Insurance Co. of N. A.	22,012.95	350.00			
Liberty Mutual Insurance Co.	\$ 47,581.39	18,468.00			
			TOTALS, Workmen's Compensation.	\$ 637,657.33	\$ 405,263.59

PLATE GLASS COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-7

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 180.44	118.46	Employers' Liability Assurance Corp.	\$ 1,443.08	139.67
American Surety Co.	442.56	315.39	Fireman's Fund Indemnity Co.	438.33	105.30
Anchor Casualty Co.	1,391.55	786.25	General Casualty Co.	117.29	16.81
Associated Indemnity Corp.	7,335.38	112.24	Great American Indemnity Co.	296.50	69.17
Car & General Insurance Corp.	229.92	200.43	Hardware Indemnity Insurance Co. (Minn.)	290.26	134.23
Central Surety & Insurance Corp.	380.26	None	Hardware Mutual Casualty Co.	326.96	-28.76
Commercial Casualty Insurance Co.	1,171.94	355.19	Hartford Accident & Indemnity Co.	1,486.39	382.90
Commercial Standard Insurance Co.	12.85	None	Hone Indemnity Co.	750.83	75.69
Continental Casualty Co.	None	3.59	Indemnity Insurance Co. of N. A.	372.72	None

PLATE GLASS COVERAGE—(Continued)

MISCELLANEOUS COMPANIES

Table C-7

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Liberty Mutual Insurance Co.	\$ 22.86	-35.00	Royal Indemnity Co.	None	52.94
London Guarantee & Accident Co.	579.50	56.52	St. Paul-Mercury Indemnity Co.	934.61	363.94
Maryland Casualty Co.	1,067.67	228.42	Standard Accident Insurance Co.	747.99	135.53
Massachusetts Bonding & Insurance Co.	None	91.06	Travelers Indemnity Co.	163.60	None
Metropolitan Casualty Co.	2,209.92	645.30	U. S. Fidelity & Guaranty Co.	3,105.44	778.36
National Auto. & Casualty Insurance Co.	52.03	20.03	Western National Indemnity Co.	334.69	21.15
National Surety Corp.	191.42	14.74	Zurich General Accid. & Liab. Insurance Co.	228.43	3.70
New Amsterdam Casualty Co.	221.35	42.00			
New York Casualty Co.	170.05	116.46			
Northwest Casualty Co.	378.18	0.25			
Preferred Accident Insurance Co.	122.83				
			TOTALS, Plate Glass Coverage	\$ 20,617.83	\$ 5,341.96

SURETY COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-8

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 2,021.44	-759.87	Maryland Casualty Co.	9,789.70	-424.20
American Bonding Co. (Balt.)	2,611.17	None	Massachusetts Bonding & Insurance Co.	2,472.69	None
American Casualty Co.	45.00	None	Metropolitan Casualty Insurance Co.	903.91	None
American Surety Co.	5,527.97	-13,637.13	National Surety Corp.	17,768.61	561.29
Anchor Casualty Co.	67.50	None	New Amsterdam Casualty Co.	276.89	None
Associated Indemnity Corp.	830.93	None	New York Casualty Co.	4,354.81	None
Central Surety & Insurance Corp.	20.00	None	Royal Indemnity Co.	5,961.25	None
Columbia Casualty Co.	58.10	None	St. Paul-Mercury Indemnity Co.	6,817.13	None
Commercial Casualty Insurance Co.	376.98	None	Seaboard Surety Co.	16,423.09	-240.00
Continental Casualty Co.	954.04	None	Standard Accident Insurance Co.	7,816.26	None
Employers' Liability Assurance Corp.	279.50	None	Travelers Indemnity Co.	10.00	-37.00
Fidelity & Casualty Co.	-137.17	None	United Pacific Insurance Co.	1,232.18	-430.08
Fidelity & Deposit Co.	9,185.19	-5,546.08	United States Casualty Co.	27.04	None
Fireman's Fund Indemnity Co.	1,597.81	None	U. S. Fidelity & Guaranty Co.	26,149.87	-4,725.57
General Casualty Co.	12,656.32	None	United States Guaranty Co.	3,205.04	None
Glens Falls Indemnity Co.	148.65	None	Western National Indemnity Co.	6,324.19	4,858.39
Globe Indemnity Co.	5,435.00	-80	Western Surety Co.	932.40	None
Great American Indemnity Co.	1,652.24	None			
Hartford Accident & Indemnity Co.	14,563.47	-120.25			
Home Indemnity Co.	1,576.39	None			
Indemnity Insurance Co. of N. A.	2,033.27	None			
			TOTALS, Surety	\$ 171,967.86	\$ -20,521.30

LIABILITY OTHER THAN AUTO COVERAGE, 1944 MISCELLANEOUS COMPANIES

Table C-9

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 19,417.90	1,773.50	London Guarantee & Accident Co.	6,744.68	1,287.00
American Automobile Insurance Co.	5,261.33	None	Lumbermens Mutual Casualty Co.	2,445.99	1,945.50
American Bonding Co. (Balt.)	25.00	None	Manufacturers & Wholesalers Indemnity Exch.	99.60	None
American Casualty Co.	307.13	None	Maryland Casualty Co.	21,527.15	-238.00
American Motorists Insurance Co.	361.13	20.00	Massachusetts Bonding & Insurance Co.	719.85	362.00
American Mutual Liability Insurance Co.	322.73		Metropolitan Casualty Insurance Co.	5,592.12	4,235.00
American Surety Co. (N. Y.)	1,556.75	254.50	Mountain States Mutual Casualty Co.	3,868.74	None
Anchor Casualty Co.	11,934.83	1,201.00	National Auto. & Casualty Insurance Co.	3,253.92	None
Associated Indemnity Corp.	7,942.12	4,977.97	New Amsterdam Casualty Co.	1,101.90	200.00
Car & General Insurance Corp.	719.77	2,250.00	New York Casualty Co.	725.54	200.00
Century Surety & Insurance Corp.	402.22	None	Northwest Casualty Co.	8,553.42	1,366.38
Century Indemnity Co.	179.97	10.00	Northwich Union Indemnity Co.	107.17	None
Columbia Casualty Co.	310.25	None	Ocean Accid. & Guarantee Corp.	7.63	None
Commercial Casualty Insurance Co.	2,406.24	-575.00	Pacific Employers Insurance Co.	94.83	None
Commercial Standard Insurance Co.	553.24	None	Pacific Indemnity Co.	1,115.72	None
Connecticut Indemnity Co.	53.73	None	Phoenix Indemnity Co.	518.16	-31.00
Consolidated Underwriters	5.91	None	Preferred Accident Insurance Co.	962.06	1,550.00
Continental Casualty Co.	448.19	242.25	Royal Indemnity Co.	15,074.66	-258.00
Eagle Indemnity Co.	-1,341.88	None	St. Paul-Mercury Indemnity Co.	13,039.91	-252.00
Employers' Liability Assurance Corp.	3,894.03	666.25	Seaboard Surety Co.	370.14	None
Employers Mutual Liability Insurance Co.	8,105.95	1,070.00	Standard Accident Insurance Co.	20,346.00	8,011.10
Employers Reinsurance Corp.	250.00	None	Standard Surety & Casualty Co.	230.92	500.00
Fidelity & Casualty Co.	8,139.96	1,971.92	State Farm Mutual Auto. Insurance Co.	1,127.82	442.65
Fireman's Fund Indemnity Co.	12,216.80	-2,010.34	Sun Indemnity Co.	150.85	None
Fireman's Fund Indemnity Co.	1,316.66	None	Travelers Indemnity Co.	176.90	-75.00
General Casualty Co.	28,428.69	3,186.00	Truck Insurance Exchange	1,332.13	117.23
Glens Falls Indemnity Co.	1,057.34	-4,900.00	United Pacific Insurance Co.	355.92	-269.09
Globe Indemnity Co.	1,091.18	1,138.00	United States Casualty Co.	41.82	None
Great American Indemnity Co.	6,022.59	-2,450.00	U. S. Fidelity & Guaranty Co.	32,284.55	9,729.31
Hardware Indemnity Insurance Co. (Minn.)	1,958.01	267.00	United States Guaranty Co.	62.02	300.00
Hardware Mutual Casualty Co.	1,654.21	500.00	Western National Indemnity Co.	8,083.41	17,883.00
Hartford Accident & Indemnity Co.	26,209.37	15,647.28	Zurich General Accid. & Liability Insurance Co.	5,728.43	-1,080.40
Home Indemnity Co.	8,630.83	2,800.00			
Indemnity Insurance Co. of N. A.	1,497.00	6,507.00			
Iowa Mutual Casualty Co.	200.67	None			
Liberty Mutual Insurance Co.	4,790.12	3,636.00			
			TOTALS, Liability Other Than Auto	\$ 321,584.69	\$ 82,814.01

PROPERTY DAMAGE & COLLISION OTHER THAN AUTO, 1944 MISCELLANEOUS COMPANIES

Table C-10

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	224.41	\$	Iowa Mutual Liability Insurance Co.	25.30	\$
American Automobile Insurance Co.	422.83		Liberty Mutual Insurance Co.	3,349.55	None
American Casualty Co.	112.50		London Guarantee & Accident Co.	1,530.90	25.00
American Motorists Insurance Co.	40.93		Lumbermens Mutual Casualty Co.	1,530.90	13.50
American Mutual Liability Insurance Co.	15.64		Maryland Casualty Co.	9,895.98	95.01
American Surety Co. (N. Y.)	116.55		Massachusetts Bonding & Insurance Co.	151.64	None
Anchor Casualty Co.	2,460.85		Metropolitan Casualty Insurance Co.	392.16	82.35
Car & General Insurance Corp.	47.45		National Auto. & Casualty Insurance Co.	933.39	
Central Surety & Insurance Corp.	279.19		New Amsterdam Casualty Co.	201.79	50.00
Century Indemnity Co.	109.26		Northwest Casualty Co.	695.34	401.68
Columbia Casualty Co.	230.28		Norwich Union Indemnity Co.	2.50	None
Commercial Casualty Insurance Co.	113.53		Ocean Accident & Guarantee Corp.	-15.64	None
Commercial Standard Insurance Co.	391.30		Pacific Employers Insurance Co.	17.16	None
Connecticut Indemnity Co.	5.00		Pacific Indemnity Co.	156.45	None
Eagle Indemnity Co.	-421.50		Phoenix Indemnity Co.	72.88	None
Employers' Liability Assurance Corp.	289.48		Preferred Accident Insurance Co.	6.25	None
Employers Mutual Liability Insurance Co.	5,316.95		Royal Indemnity Co.	16,984.04	233.35
Fidelity & Casualty Co.	912.27		St. Paul-Mercury Indemnity Co.	2,531.87	70.00
Fireman's Fund Indemnity Co.	1,096.96		Seaboard Surety Co.	88.29	None
General Accd. Fire & Life Assur. Corp.	.27		Standard Accident Insurance Co.	1,947.66	1,388.00
General Casualty Co.	2,406.56		Standard Surety & Casualty Co.	78.56	None
Glens Falls Indemnity Co.	219.75		State Farm Mutual Auto. Insurance Co.	152.10	None
Globe Indemnity Co.	448.14		Travelers Indemnity Co.	404.08	2.00
Great American Indemnity Co.	539.03		Truck Insurance Exchange	148.02	.59
Hardware Indemnity Insurance Co.	359.55		United Pacific Insurance Co.	4.50	-.47
Hardware Mutual Casualty Co.	229.12		United States Fidelity & Guaranty Co.	2,094.69	-809.40
Hartford Accident & Indemnity Co.	2,638.48		United States Guarantee Co.	18.38	None
Home Indemnity Company	1,210.19		Western National Indemnity Co.	1,988.89	71.32
Indemnity Insurance Co. of N. A.	730.40		Zurich General Accid. & Liability Insurance Co.	1,190.55	None
Iowa Mutual Casualty Co.	25.92				
TOTALS, Property Damage and Collision Other Than Auto			\$ 67,025.94		
			7,037.81		

FIDELITY COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-11

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.....	\$ 648.50	\$ -440.52	Indemnity Insurance Co. of N. A.	641.52	None
American Bonding Co.....	2,859.27	436.33	Liberty Mutual Insurance Co.	98.02	None
American Casualty Co.....	76.62	None	Lumbermens Mutual Casualty Co.	200.00	None
American Guarantee & Liability Insurance Co.	440.30	-872.46	Maryland Casualty Co.	2,578.61	-291.12
American Motorists Insurance Co.....	204.38	None	Massachusetts Bonding & Insurance Co.	797.46	-484.40
American Surety Co. of N. Y.....	10,662.73	-1,764.16	Metropolitan Casualty Insurance Co.	1,233.55	None
Anchor Casualty Co.....	136.95	None	National Casualty Co.	10.00	None
Associated Indemnity Corp.....	359.69	None	National Surety Corp.	18,659.61	11,622.30
Central Surety & Insurance Corp.	5.00	-6.25	New Amsterdam Casualty Co.	435.87	None
Columbia Casualty Co.....	41.87	None	New York Casualty Co.	1,904.84	-26.66
Commercial Casualty Insurance Co.	280.67	None	Ocean Accident & Guarantee Corp.	1,528.44	None
Continental Casualty Co.....	109.00	None	Pacific Indemnity Co.	10.00	None
Eagle Indemnity Co.....	29.00	None	Royal Indemnity Co.	102.64	None
Employers Liability Assurance Corp.	920.65	None	St. Paul-Mercury Indemnity Co.	5,413.17	535.00
Employers Mutual Liability Insurance Co.	58.28	None	Seaboard Surety Co.	882.96	250.00
Employers Reinsurance Corporation	1,298.62	-171.94	Standard Accident Insurance Co.	6,869.59	1,460.00
Fidelity & Casualty Co.....	-32.04	-1,500.00	United Pacific Insurance Co.	165.00	-227.75
Fidelity & Deposit Co. (Md.).....	19,515.69	647.82	U. S. Fidelity & Guaranty Co.	19,637.80	-7,000.00
Fireman's Fund Indemnity Co.....	2,402.04	-370.00	United States Guarantee Co.	317.52	None
General Casualty Co.....	1,636.68	100.00	Western National Indemnity Co.	1,078.17	None
Glens Falls Indemnity Co.....	10.00	None	Western Surety Co.	369.37	270.42
Globe Indemnity Co.....	354.32	None			
Great American Indemnity Co.	1,066.90	4,800.00			
Hartford Accident & Indemnity Co.	4,651.48	3,330.35			
Home Indemnity Co.....	1,062.47	None	TOTALS, Fidelity	\$ 111,784.21	\$ 3,636.26

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GROUP ACCIDENT & HEALTH COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-12

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
American Mutual Liability Insurance Co.....	\$ 14.20	None	Maryland Casualty Co.	2,444.03	995.58
Anchor Casualty Co.....	150.00	23.33	Metropolitan Casualty Insurance Co.	92.00	None
Century Indemnity Co.....	None	1.03	Standard Accident Insurance Co.	4,049.18	2,557.93
Commercial Casualty Co.....	5,847.99	3,144.83	U. S. Fidelity & Guaranty Co.	5,760.05	1,058.16
Continental Casualty Co.....	847.75	175.00	Zurich General Accident & Liability Insurance Co.	4,458.90	2,011.20
Employers' Liability Assurance Corp.	113.75	None			
Globe Indemnity Co.....	163.16	None			
Great American Indemnity Co.	100.00	None			
Hartford Accident & Indemnity Co.	681.25	1.00	TOTALS, Group Accident & Health	\$ 24,722.26	\$ 9,968.06

ACCIDENT & HEALTH COVERAGE, 1944

MISCELLANEOUS COMPANIES

Table C-13

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	\$ 56.20	29.52	Inter-State Businessmen's Accident Co.	4,358.06	1,702.83
American Automobile Insurance Co.	5.00	None	Lincoln Mutual Health & Accident Insurance Co.	27,591.80	8,646.82
American Casualty Co.	36.00	None	London Guarantee & Accident Co.	18.40	29.00
American Motorists Insurance Co.	90.90	None	Lumbermens Mutual Casualty Co.	60.00	5.00
American Mutual Liability Insurance Co.	-5.00	None	Maryland Casualty Co.	1,802.43	-4.40
American Surety Co. (N. Y.)	0.10	-14.37	Massachusetts Bonding & Insurance Co.	3,764.79	810.70
Anchor Casualty Co.	688.53	1,433.89	Massachusetts Protective Association	748.50	1,052.36
Benefit Association of Railway Employees	136,344.46	83,264.40	Metropolitan Casualty Co.	1,012.10	None
Century Indemnity Co.	0.18	0.65	Mutual Benefit Health & Accident Association	400,837.65	318,105.87
Columbia Casualty Co.	-102.00	-52.50	National Casualty Co.	3,266.72	923.78
Commercial Casualty Co.	3,273.88	72.25	National Travelers Casualty Co.	1,738.34	415.50
Continental Casualty Co.	44,224.36	19,587.66	New Amsterdam Casualty Co.	90.10	11.73
Eagle Indemnity Co.	10.00	None	North American Accident Insurance Co.	58,506.47	20,180.93
Employees Mutual Benefit Association	21,652.65	12,204.10	Norwich Union Indemnity Co.	37.50	None
Employers' Liab. Assur. Corp.	485.40	272.19	Ocean Accident & Guarantee Corp.	28.00	None
Fidelity & Casualty Co. (N. Y.)	514.10	2.50	Phoenix Indemnity Co.	105.15	-1.00
Fireman's Fund Indemnity Co.	3,171.02	198.11	Preferred Accident Insurance Co.	10,149.15	1,192.19
General Accident Fire & Life Assurance Corp.	48.75	None	Royal Indemnity Co.	436.12	15.47
General Casualty Co.	9.00	500.00	St. Paul-Mercury Indemnity Co.	48.50	32.14
Glens Falls Indemnity Co.	107.69	77.67	Standard Accident Insurance Co.	11,594.30	2,338.97
Globe Indemnity Co.	610.28	-637.01	U. S. Fidelity & Guaranty Co.	6,956.45	-187.27
Great American Indemnity Co.	997.08	-1,617.64	Western National Indemnity Co.	679.89	350.00
Hardware Mutual Casualty Co.	60.00	None	Zurich General Accident & Liability Insurance Co.	335.00	48.00
Hartford Accident & Indemnity Co.	11,530.41	5,303.33			
Home Indemnity Co.	114.77	None			
Indemnity Insurance Co. of North America	190.93	122.36			
			TOTALS, Accident and Health	\$ 758,280.11	\$ 476,359.73

HOSPITALIZATION (Including Group), 1944

Table C-14NON-CANCELLABLE ACCIDENT & HEALTH, 1944—Table C-15

NAME OF COMPANY	Premiums Rec'd	Losses Incurred	NAME OF COMPANY	Premiums Rec'd	Losses Incurred
Associated Indemnity Corp.	\$ 55.50	None	Continental Casualty Co.	\$ 258.17	450.00
Lincoln Mutual Health & Accident Insurance Co.	6,862.55	889.75	Massachusetts Protective Association	94,252.60	42,153.21
			National Travelers Casualty Co.	847.30	443.92
TOTALS	\$ 6,918.05	889.75	TOTALS	\$ 95,358.07	43,047.13

MISCELLANEOUS COMPANIES

ALL OTHER COVERAGES, 1944

Table C-16

NAME OF COMPANY	Type of Coverage	Premiums Rec'd	Losses Incurred
Aetna Casualty & Surety Co.	Sprinkler	\$ 129.00	\$ None
Anchor Casualty Company	All Others	1,832.70	-126.22
Commercial Standard Ins. Co.	Title and All Others	609.96	None
Great American Indemnity Co.	Water Damage	82.50	None
Hartford Accid. & Indem. Co.	Live Stock	3,832.51	915.90
Indemnity Ins. Co. of N. A.	All Others	326.54	None
Iowa Mutual Casualty Co.	Medical	64.23	None
Kansas City Title Ins. Co.	Title	822.80	None
Mfrs. & Wholesalers Indem. Exch.	Automobile Medical	6.00	None
Mountain State Mut. Cas. Co.	Cargo	680.72	None
National Auto & Cas. Ins. Co.	All Others	135.92	None
National Mutual Casualty Co.	All Other Automobile	17,400.27	9,500.00
Northwest Casualty Co.	All Other Automobile	988.79	-350.00
Pacific Employers Ins. Co.	All Others	17.20	None
Truck Insurance Exchange	All Other Automobile	3,163.17	241.55
U. S. Fidelity & Guaranty Co.	Water Damage	33.00	None
Totals, All Other Coverages		\$ 30,125.33	\$ 10,181.23



I N D E X

Fraternal Insurance Tables

Table D	Pages
Insurance in force, 1943-1944; Premiums received, 1944; Losses incurred, paid, and unpaid, 1943-1945.....	66-67

FRATERNAL INSURANCE SOCIETIES

Table D

NAME OF COMPANY	Insurance in Force Dec. 31, 1943		Insurance in Force Dec. 31, 1944		Premiums Received During Year
	No. of Policies	Amount	No. of Policies	Amount	
Aid Association for Lutherans.....	755	\$ 842,158.00	852	\$ 947,187.00	\$ 23,828.09
American Fraternal Union	1,484	858,339.00	1,537	882,886.00	17,590.90
Ancient Order of United Workmen.....	8,287	7,943,953.00	8,872	9,400,489.00	266,783.25
Catholic Order of Foresters	198	239,984.00	197	237,237.00	4,961.91
Croatian Brotherhood of the U.S.A.....	581	487,000.00	577	478,900.00	15,389.24
Croatian Fraternal Union of U.S.A.....	1,518	1,020,081.80	1,523	1,138,718.80	24,656.35
Degree of Honor Protective Ass'n.....	4,105	2,754,898.00	4,532	2,999,900.00	57,364.59
Grand Carniolian Slov. Cath. Union.....	718	490,320.50	701	484,401.00	12,887.99
Grange Mutual Life Ins. Co.....	51	52,857.10	59	62,032.66	1,802.74
Homesteaders Life Association.....	50	63,453.00	47	58,453.00	1,496.22
International Workers Order.....	160	154,850.00	159	155,100.00	1,855.77
Knights of Columbus	1,645	1,998,694.00	1,746	2,124,324.00	40,734.74
Ladies Catholic Benev. Ass'n.....	461	426,550.75	450	411,460.75	12,525.87
Lutheran Brotherhood	1,234	1,281,752.00	1,453	1,509,752.00	48,438.35
Maccabees	661	648,481.52	644	637,099.97	21,152.08
Modern Woodmen of America	2,909	3,869,587.00	2,878	3,779,108.00	118,633.35
National Slovak Society	105	76,585.00	101	73,585.00	1,710.24
National Union Security Ass'n.....	2,760	2,767,474.00	2,958	2,935,211.00	46,562.98
Neighbors of Woodcraft	2,069	2,238,232.00	2,071	2,220,084.00	103,326.45
Railway Mail Ass'n.....	100	.....	105	.....	1,078.95
Royal Neighbors of America.....	6,156	4,680,454.00	6,424	4,857,835.00	99,736.47
Security Benefit Ass'n.....	615	635,852.00	589	615,042.00	25,849.16
Serb National Federation	754	424,770.00	715	410,505.00	14,885.78
Slovene Nat'l. Benefit Society	1,590	1,129,750.00	1,665	1,180,450.00	28,971.50
Sons of Norway	208	210,100.00	214	215,600.00	7,230.02
Supreme Forest Woodmen Circle.....	.....	.....	.....	.....	.....
United Commercial Travelers	821	4,105,000.00	1,167	5,835,000.00	14,681.90
Western Bohemian Fraternal Ass'n.....	153	136,076.00	159	140,794.00	2,717.69
Woman's Benefit Ass'n.....	2,359	1,842,837.88	2,374	1,837,773.98	36,180.53
Women's Cath. Order of Foresters.....	371	352,132.70	366	346,919.70	9,040.64
Woodmen of the World	1,601	2,361,121.00	1,530	2,285,879.00	87,908.15
Totals	44,479	\$ 44,093,344.25	46,665	\$ 48,261,727.86	\$ 1,149,981.90

MONTANA BUSINESS, 1944

Table D—(Continued)

Losses Incurred		Losses Paid		Losses Unpaid	
1943	1944	1943	1944	1943	1944
\$ 3,000.00	\$ 3,107.51	\$ 3,000.00	\$ 3,107.15	\$ 1,805.00	\$ None
16,332.50	13,385.00	15,621.90	12,202.00	1,555.50	2,245.50
37,379.64	72,538.80	38,629.64	57,180.30		19,090.00
7,000.00	9,708.00	7,000.00	9,708.00		None
14,312.50	12,479.00	14,312.50	12,479.00		None
34,001.13	34,955.84	32,707.76	36,107.76	3,311.77	1,954.61
16,284.00	12,873.00	16,284.00	12,873.00		None
13,774.03	5,475.30	11,559.37	7,320.00	4,500.00	100.00
	None		None		None
3,305.82	1,240.00	4,305.82	1,240.00	1,480.08	1,469.90
3,210.00	2,700.00	3,900.00	2,620.00	10.00	780.00
14,500.00	32,000.00	17,965.12	29,000.00		2,000.00
21,765.00	14,500.00	21,765.00	14,500.00		None
2,751.84	12,950.00	360.40	4,161.60	5,875.68	10,950.00
15,091.86	9,540.89	15,091.86	9,540.89		
94,030.00	97,052.00	91,030.00	101,352.00	8,142.86	3,842.86
1,250.00	2,000.00	833.45	1,527.50		472.50
16,498.60	21,115.00	15,375.00	24,203.50	5,523.60	2,435.00
41,850.00	47,200.00	40,850.00	45,267.00	1,600.00	3,533.00
1,379.00	311.50	1,379.00	311.50		
42,503.00	34,932.00	43,168.12	34,527.42	2,500.00	2,368.75
17,686.00	27,000.00	14,686.00	20,500.00	3,500.00	10,000.00
21,735.50	18,085.50	20,310.00	16,273.79	6,126.06	7,937.77
28,513.40	23,257.50	28,029.70	19,885.27	4,375.13	7,747.36
500.00		500.00	None		None
5,771.37	3,515.84	5,566.37	2,620.84	1,050.00	1,945.00
1,500.00	None	1,500.00	None		None
42,371.00	37,226.50	36,927.90	40,865.03	5,750.00	2,075.00
7,082.00	7,023.00	6,082.00	8,023.00	1,000.00	None
61,004.00	67,080.00	62,504.00	69,952.09	3,000.00	None
\$ 586,385.19	\$ 623,251.82	\$ 571,244.91	\$ 597,348.64	\$ 61,105.68	\$ 80,947.25

STATISTICS

Showing Comparative Figures for Fire, Life and Miscellaneous Insurance Companies,
and Fraternal Insurance Societies, For Previous Years as Taken
From Insurance Department Annual Reports.

Fire Insurance Companies:

	Table	Page
All Business, 1920-1944	AS-1	69
Fire Insurance, 1920-1944	A-S2	69
Automobile Insurance, 1930-1944	AS-3	70
Hail & Tornado Insurance, 1930-1944	AS-4	70
Miscellaneous Insurance, 1930-1944	AS-5	70
Fire Premiums by Towns, 1940-1944	AS-6	71-72

Life Insurance Companies:

All Business, 1920-1944	BS-1	73
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Fraternal Insurance Societies:

All Business, 1920-1944	CS-1	74-75
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Miscellaneous Insurance Companies:

All Business, 1920-1944	DS-1	73
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NOTE

The difference between "net premium received" and "net losses incurred" does not indicate net profit. Acquisition costs, agents' commissions, taxes, underwriting and adjustment costs, and other general business expenses must, in addition to paid losses, be considered in determining a profit or loss.

STATISTICS—FIRE INSURANCE COMPANIES

Table AS-1 **All Business in Montana, 1920-1944**

Year	Number Companies Reporting	Net Risks Written	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1920	144	\$ 296,784,948.89	\$ 6,630,620.50	\$ 3,523,054.07	53.1
1921	144	254,038,731.09	4,621,556.47	3,555,418.19	76.9
1922	144	278,406,993.74	4,421,708.06	2,838,486.28	64.2
1923	154	267,838,085.00	4,418,336.35	2,435,173.87	55.1
1924	152	286,944,979.50	4,150,629.14	2,253,697.66	54.3
1925	157	299,718,670.00	4,540,204.71	2,387,321.21	49.3
1926	159	317,496,800.00	2,678,557.76	1,890,215.82	40.4
1927	164	311,680,166.00	5,026,409.66	2,351,008.41	46.7
1928	173	349,386,811.00	5,357,033.53	3,231,813.59	60.3
1929	182	381,784,735.00	5,411,688.04	2,003,643.03	37.3
1930	189	331,663,217.00	4,166,266.19	2,044,609.21	49.1
1931	190	303,895,703.00	4,598,696.94	2,226,575.56	61.9
1932	---	293,292,093.00	3,194,036.12	2,615,622.82	81.9
1933	---	237,773,924.00	2,712,295.15	1,114,063.87	41.1
1934	---	273,222,719.00	3,039,031.48	929,761.31	30.6
1935	168	287,174,091.56	3,659,793.14	1,341,810.02	36.7
1936	169	300,415,356.68	3,837,108.95	1,812,383.73	47.2
1937	169	339,421,219.19	4,049,526.04	2,024,526.97	50.1
1938	172	404,417,151.57	4,499,266.41	1,748,797.03	38.9
1939	174	401,122,756.00	4,324,366.01	1,524,668.74	35.3
1940	183	462,488,194.00	4,871,229.37	2,332,581.41	47.9
1941	184	575,186,762.00	5,567,147.29	2,411,306.12	43.3
1942	183	626,499,325.00	5,382,123.02	3,238,111.51	60.2
1943	185	329,424,826.00	6,055,107.04	2,665,680.95	44.0
1944	188	---	6,323,572.57	2,777,285.92	43.9

Table AS-2 **Fire Insurance in Montana, 1930-1944**

Year	Net Risks Written	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1930	\$ 221,818,889.00	\$ 3,217,283.14	\$ 1,528,124.96	47.5
1931	234,688,139.00	3,046,370.64	1,874,248.76	63.0
1932	226,608,606.00	2,652,244.06	2,023,958.07	76.3
1933	168,708,703.00	2,152,299.68	880,253.81	40.9
1934	192,830,071.00	2,341,993.73	647,946.96	27.7
1935	205,340,429.56	2,713,044.64	799,246.55	29.5
1936	207,230,133.11	2,499,276.96	1,172,053.33	46.9
1937	209,741,380.91	2,482,676.70	968,481.46	39.0
1938	251,820,724.57	2,493,159.01	620,114.98	24.9
1939	238,282,718.00	2,440,878.87	652,621.74	26.7
1940	248,230,090.00	2,886,148.86	1,235,814.47	42.8
1941	314,859,551.00	2,924,345.29	1,460,819.65	49.9
1942	368,260,619.00	3,041,905.66	1,166,515.61	38.3
1943	194,230,466.00	3,167,726.36	1,394,819.83	44.0
1944	---	3,186,393.97	733,929.11	23.0

*See Note on page 68.

STATISTICS—FIRE INSURANCE COMPANIES

Table AS-3 Automobile Insurance in Montana, 1930-1944

Year	Net Risks Written	*Net Premiums Received	*Losses Incurred	Ratio *Losses Incurred to Net Premiums Received
1930	\$ 29,907,767.00	\$ 499,004.55	\$ 293,045.24	58.7
1931	24,117,944.00	424,038.88	279,187.95	65.8
1932	14,767,009.00	305,962.61	178,854.26	58.5
1933	13,319,838.00	297,700.92	118,296.69	39.7
1934	17,652,826.00	434,927.61	189,557.28	43.6
1935	20,218,910.00	519,180.26	227,232.12	43.8
1936	30,245,540.00	1,119,101.72	538,837.27	48.1
1937	34,953,244.28	1,232,244.28	775,047.16	62.9
1938	39,368,743.00	944,445.83	623,540.68	66.0
1939	32,348,254.00	1,254,251.70	588,366.83	46.9
1940	13,475,536.00	1,218,240.56	652,294.43	53.5
1941	13,633,728.00	1,484,622.77	689,689.43	46.5
1942	9,792,318.00	683,624.37	474,053.86	69.3
1943	6,867,387.00	524,325.14	256,822.13	48.9
1944		702,021.94	286,616.21	40.8

Table AS-4 Hail and Tornado Insurance in Montana, 1930-1944

1930	\$ 8,993,613.00	\$ 382,640.02	\$ 199,544.73	25.1
1931	5,061,444.00	69,598.93	87,854.79	126.2
1932	8,000,029.00	189,584.86	400,870.60	211.4
1933	7,358,949.29	194,210.26	102,153.75	52.6
1934	10,235,293.00	183,333.88	82,872.89	45.2
1935	12,204,455.00	337,213.71	280,419.31	83.2
1936	11,164,861.80	124,532.67	22,756.22	18.3
1937	19,327,827.50	204,480.66	181,104.90	88.6
1938	31,691,889.00	934,944.84	488,031.79	52.2
1939	37,154,317.00	501,881.75	255,504.49	50.9
1940	29,716,030.00	523,426.70	369,348.78	70.6
1941	92,451,099.00	853,030.33	466,246.06	54.7
1942	47,405,606.00	1,336,947.76	1,510,491.77	112.9
1943	23,376,446.00	1,977,297.00	802,380.03	40.5
1944		2,023,736.33	1,420,107.73	70.2

Table AS-5 Miscellaneous Insurance in Montana, 1930-1944

1930	\$ 70,945,948.00	\$ 67,335.88	\$ 53,894.28	35.5
1931	43,028,176.00	58,688.49	25,284.06	43.1
1932	43,917,449.00	46,244.59	11,939.89	25.8
1933	48,386,434.00	68,084.29	13,359.62	19.6
1934	52,502,529.00	78,776.26	9,384.18	11.9
1935	49,410,297.00	90,354.53	34,912.24	38.6
1936	51,774,821.77	94,197.60	78,736.91	83.6
1937	75,397,766.50	119,993.84	99,893.45	83.2
1938	81,535,795.00	123,676.73	17,109.58	13.8
1939	93,337,467.00	127,353.69	28,175.68	22.1
1940	183,801,907.00	243,413.25	75,123.73	30.9
1941	154,242,384.00	305,148.90	205,449.02	67.3
1942	201,040,782.00	319,645.23	87,050.28	27.2
1943	104,950,527.00	385,758.54	211,658.96	54.8
1944		411,420.33	326,632.87	79.4

*See Note on page 68.

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1940-1944

Table AS-6

City or Town	1944	1943	1942	1941	1940
Anaconda	\$ 70,858.22	\$ 53,428.32	\$ 52,784.26	\$ 61,377.42	\$ 49,998.08
Bainville	1,910.44	1,656.71	948.22	1,313.01	1,180.74
Baker	11,444.34	12,377.65	11,238.51	12,887.65	13,283.14
Bearcreek	190.39	6.50	27.58	119.42	92.07
Belgrade	5,145.85	3,948.05	4,458.12	7,747.96	4,676.40
Belt	3,292.26	3,472.76	4,212.70	5,609.45	4,569.61
Big Sandy	5,261.07	4,151.57	3,647.41	3,217.87	2,785.22
Big Timber	10,875.41	10,601.14	8,848.36	10,145.91	11,402.74
Billings	317,259.64	249,236.20	224,897.84	247,512.85	241,846.46
Boulder	1,988.88	2,359.43	2,361.52	2,707.38	2,468.85
Bozeman	99,988.77	81,160.22	78,483.58	84,854.62	75,969.90
Bridger	5,656.79	7,979.22	6,909.51	5,694.32	5,025.49
Broadview	1,572.43	1,878.13	2,329.76	2,558.26	1,419.81
Browning	7,310.71	7,712.48	9,474.65	8,336.66	7,459.50
Butte	282,561.80	254,696.44	229,570.79	289,025.93	242,507.46
Cascade	3,559.30	5,434.39	3,665.66	3,369.91	2,891.40
Chester	3,730.40	2,555.93	3,524.89	4,400.30	3,567.93
Chinook	21,442.53	12,833.47	14,622.09	15,750.86	14,413.09
Choteau	13,003.35	9,889.02	9,567.34	12,274.60	7,809.50
Circle	6,794.54	8,119.69			
Columbia Falls	3,238.57	3,388.52	5,152.30	4,273.10	2,170.66
Columbus	12,196.37	10,310.39	8,581.96	12,319.11	10,204.14
Conrad	21,287.37	20,109.64	16,161.24	24,331.88	17,200.53
Culbertson	7,552.60	4,839.20	4,759.31	8,410.99	5,045.91
Cut Bank	20,964.56	19,950.50	19,213.34	35,139.29	22,054.84
Deer Lodge	26,396.62	20,361.75	23,190.76	22,804.99	17,467.67
Denton	5,087.18	4,976.15	4,883.20	7,561.83	5,888.48
Dillon	28,282.42	39,465.49	22,264.44	31,122.35	23,490.97
Dodson	1,798.16	1,952.21	2,059.81	2,070.55	1,232.69
Dutton	6,442.52	5,641.03	4,866.30	5,718.11	4,258.31
East Helena	1,841.31	1,753.36	1,029.73	3,062.24	3,587.16
Ekalaka	2,682.72	3,785.63	3,007.87	2,559.60	2,638.86
Eureka	4,634.23	2,608.07	2,367.04	4,534.30	3,887.89
Fairfield	2,067.41	1,309.33	1,744.30		
Fairview	5,873.61	7,686.12	5,538.91	5,403.26	5,231.18
Forsyth	11,364.24	12,962.40	14,251.66	18,113.27	15,358.98
Fort Benton	13,659.75	13,034.05	9,847.15	13,445.80	14,320.11
Froid	4,812.62	4,806.23	3,230.60	10,140.41	4,435.29
Fromberg	1,956.66	1,506.41	1,727.83	1,689.18	
Glasgow	32,358.64	33,364.04	28,058.76	38,661.25	35,625.06
Glendive	31,208.29	27,562.20	26,997.53	31,635.25	26,714.78
Grass Range	1,015.67	2,055.46	745.88	478.07	1,089.23
Great Falls	346,755.51	295,571.26	289,410.42	282,347.82	245,988.19
Hamilton	28,435.26	31,562.01	22,508.39	24,504.98	22,361.09
Hardin	23,983.28	17,422.50	21,228.34	23,170.71	19,933.36
Harlem	10,260.34	7,866.42	9,329.12	10,307.16	6,969.12
Harlowton	13,996.98	13,051.72	12,496.53	12,726.11	15,178.52
Havre	51,035.15	42,171.88	43,921.81	46,146.36	48,102.43
Helena	177,441.64	140,733.31	144,503.81	159,544.49	148,995.73
Hobson	3,936.61	698.20	5,233.03	621.52	489.33

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1940-1944

Table AS-6

City or Town	1944	1943	1942	1941	1940
Hot Springs	3,721.09	6,230.94	3,500.08		
Joliet	2,328.76	2,776.76	2,944.76	1,703.32	1,461.65
Jordan	2,826.08	2,158.65	3,156.78	1,962.04	1,300.48
Kalispell	86,126.32	64,368.86	54,336.30	59,102.89	56,525.34
Laurel	17,693.06	19,339.35	20,703.03	21,143.63	23,948.24
Lavina	754.04	788.25	832.27	773.49	1,142.50
Lewistown	64,081.25	49,394.42	42,389.52	56,694.02	45,434.95
Libby	21,597.30	24,810.59	13,480.74	16,968.27	21,624.56
Livingston	51,246.62	36,059.68	36,873.74	52,837.42	45,244.57
Malta	19,020.37	18,032.81	17,059.28	20,176.37	17,446.52
Manhattan	6,386.14	4,160.26	4,308.20	5,226.08	4,184.78
Miles City	60,423.88	57,478.89	48,045.32	53,686.63	47,477.96
Missoula	197,885.56	166,937.96	212,850.44	174,307.26	170,409.14
Moore	6,273.47	3,361.77	1,048.40	3,839.54	2,503.67
Nashua	3,476.61	3,950.74	2,805.00	1,668.02	2,158.95
Philipsburg	6,908.79	9,792.82	6,300.87	7,234.87	9,898.22
Plains	5,347.47	5,972.60	4,734.73	4,482.96	5,712.80
Plentywood	17,429.71	17,953.24	13,687.99	22,608.04	16,114.50
Plevna	2,049.71	1,044.79	960.68	1,185.09	1,271.21
Polson	19,830.08	14,950.41	15,275.71	19,440.72	16,593.69
Poplar	7,233.34	5,891.64	5,800.09	9,683.85	6,453.83
Red Lodge	14,261.71	12,830.13	12,514.71	16,425.05	16,076.46
Ronan	9,080.95	6,795.49	6,873.97	6,032.96	8,684.52
Roundup	27,553.14	29,686.90	21,098.27	22,825.83	26,411.91
Ryegate	2,166.80	1,486.20	1,570.86	2,340.74	1,804.65
Saco	1,028.17	1,606.90	1,806.00	3,438.59	1,590.71
St. Ignatius	1,728.47	1,847.91			
Scobey	20,315.69	14,582.89	13,693.06	50,991.52	18,243.00
Shelby	29,958.41	16,654.89	16,353.77	28,971.28	18,287.03
Sidney	40,387.87	33,065.59	34,844.02	36,246.94	29,966.76
Stanford	5,781.52	4,254.18	4,953.20	10,372.23	8,273.96
Stevensville	11,682.63	7,498.37	8,050.48	6,014.63	7,996.41
Sunburst	4,034.01				
Terry	6,164.78	5,148.72	6,063.59	8,275.14	5,101.78
Thompson Falls	7,428.94	5,530.64	6,373.58	5,713.64	5,618.15
Three Forks	4,715.24	6,852.84	6,263.99	6,260.50	6,285.47
Townsend	9,187.32	6,796.39	7,122.57	7,870.84	8,281.46
Troy	2,521.36	3,248.47	2,419.28	4,601.60	3,126.53
Twin Bridges	3,989.67	2,967.52	3,027.30	3,496.61	3,683.46
Valier	4,657.73	3,751.50	4,691.37	6,165.73	5,083.95
Walkerville	352.16	776.05	407.99	2,003.26	645.01
Westby	1,662.48	1,973.82	2,021.60	2,014.75	1,911.86
Whitefish	20,174.96	14,017.73	14,631.53	16,454.07	18,629.36
Whitehall	7,792.32	7,267.05	7,557.47	9,126.81	5,810.36
White S. Springs	5,460.66	4,472.05	4,026.35	6,783.89	6,203.61
Winnett	908.57	1,150.04	1,047.93	952.82	984.77
Wolf Point	20,125.50	19,382.03	19,069.14	32,424.15	25,668.17
Totals	\$ 2,642,174.12	\$ 2,255,102.53	\$ 2,147,460.12	\$ 2,452,276.45	\$ 2,154,564.81

STATISTICS—LIFE INSURANCE COMPANIES

All Business in Montana, 1920-1944

Table BS-1

Year	Insurance Written	*Premiums Received	*Losses Incurred	*Losses Paid	Insurance In Force
1920	\$ 43,472,649.32	\$ 5,809,617.01	\$ 1,529,007.39	\$ 1,558,016.18	\$ 188,307,452.49
1921	32,336,413.41	5,290,818.12	1,399,398.94	1,469,575.01	183,720,572.09
1922	28,379,081.52	5,532,476.10	1,464,753.00	1,438,132.15	180,170,285.96
1923	33,931,679.47	5,228,919.38	1,361,249.63	1,352,008.02	183,903,902.68
1924	36,574,207.38	5,801,423.19	1,578,815.91	1,587,781.97	193,016,276.48
1925	43,771,182.78	6,253,470.37	1,649,666.15	1,698,728.83	211,009,128.47
1926	42,792,101.71	7,276,968.16	1,822,809.00	1,801,911.79	239,113,582.80
1927	40,915,591.68	7,889,586.57	1,912,169.92	1,917,078.54	250,453,849.81
1928	42,488,012.01	8,502,629.80	2,047,255.58	2,024,685.00	263,937,868.20
1929	48,157,699.80	8,980,771.38	2,087,741.25	2,099,302.88	287,463,938.99
1930	45,788,319.07	9,271,070.61	2,215,473.52	2,202,229.70	298,461,768.48
1931	34,437,575.82	9,225,704.01	2,558,681.48	2,286,082.29	294,695,457.17
1932	24,239,706.86	9,217,833.83	2,800,905.14	2,691,993.82	242,603,982.32
1933	30,338,995.59	7,496,093.55	2,946,881.48	2,954,512.09	253,227,751.42
1934	26,757,654.82	6,912,401.23	2,115,413.81	2,069,313.10	245,397,840.79
1935	28,673,261.63	7,492,983.87	2,697,662.34	2,752,063.55	249,450,346.08
1936	59,229,361.13	7,720,674.22	2,991,065.96	2,844,850.13	283,115,559.96
1937	46,982,851.30	6,619,841.09	3,054,605.32	3,186,951.36	300,463,954.08
1938	31,265,446.14	8,149,868.44	3,183,980.81	3,065,241.77	297,406,974.73
1939	33,629,663.93	8,369,623.09	3,359,909.92	3,421,832.07	308,638,856.17
1940	41,810,546.50	8,609,358.04	2,883,884.97	2,920,284.45	323,953,983.72
1941	41,888,383.64	8,684,236.73	3,300,991.58	3,312,610.83	334,274,791.15
1942	42,506,126.20	8,782,155.69	3,208,842.86	3,132,987.00	340,278,392.15
1943	65,665,569.00	9,333,977.72	3,379,514.27	3,395,544.04	361,635,191.52
1944	49,995,673.28	9,924,565.91	3,731,938.49	3,724,930.47	370,600,887.40

STATISTICS—FRATERNAL INSURANCE SOCIETIES

All Business in Montana, 1920-1944

Table DS-1

Year	Benefit Certificates In Force		Received from Members	Losses		
	Number	Amount		Incurred	Paid	Unpaid Dec. 31
1920	45,254	\$ 67,427,249.99	\$ 1,062,315.73	\$ 689,338.45	\$ 665,765.18	\$ 90,860.73
1921	44,527	65,057,554.61	1,081,083.92	666,015.50	669,555.32	81,797.53
1922	43,484	65,669,818.91	1,041,917.30	713,895.83	695,562.30	88,611.94
1923	40,007	61,477,433.10	1,009,849.27	629,477.93	613,730.48	92,437.30
1924	40,794	61,898,170.31	1,081,311.76	738,208.87	718,581.88	90,885.00
1925	43,763	64,651,432.19	1,186,469.51	674,561.07	685,904.37	68,222.52
1926	45,011	65,958,744.66	1,213,457.32	773,662.08	752,805.63	79,862.02
1927	46,511	67,190,544.41	1,253,119.79	1,042,654.41	990,820.93	98,441.63
1928	47,770	68,751,112.92	1,316,910.28	1,013,591.12	955,030.68	112,715.72
1929	46,160	64,126,592.22	1,310,898.79	1,110,713.29	1,088,056.33	88,257.03
1930	46,977	63,453,442.61	1,379,414.92	1,279,276.74	858,508.92	75,943.82
1931	40,154	52,329,161.67	1,357,288.69	933,538.20	811,650.96	86,375.79
1932	34,415	45,944,081.90	1,117,194.87	2,776,238.60	2,731,454.40	168,243.04
1933	33,065	42,640,291.26	1,015,321.06	766,471.85	711,450.78	47,975.74
1934	33,180	40,767,850.07	1,022,782.14	606,131.15	592,714.86	42,181.10
1935	33,396	40,205,669.56	1,004,292.65	751,124.43	717,427.20	113,348.69
1936	34,759	39,367,990.14	1,027,932.14	704,605.33	714,936.40	49,529.88
1937	35,135	37,524,991.18	1,041,976.27	746,466.21	732,928.87	53,347.07
1938	36,862	38,427,148.80	1,012,774.08	593,029.47	607,958.59	32,974.67
1939	38,474	39,131,492.37	1,026,250.32	666,015.13	645,990.22	44,923.13
1940	39,146	36,103,857.14	1,030,635.77	634,357.85	620,148.63	46,564.71
1941	41,633	41,956,061.44	1,051,874.11	601,726.98	615,045.78	35,479.39
1942	45,536	42,585,065.15	1,038,999.55	603,547.78	588,434.46	46,077.49
1943	44,479	44,093,344.25	1,084,589.06	586,382.19	571,244.91	61,105.68
1944	46,665	48,261,727.86	1,149,981.90	623,251.82	597,348.64	80,947.25

*See Note on page 68.

Table CS-1
STATISTICS—MISCELLANEOUS INSURANCE COMPANIES
All Business in Montana, 1920-1944

Year	Accident and Health			Fidelity and Surety			Liability			Workmen's Compensation			Plate Glass		
	*Premiums	*Losses		*Premiums	*Losses		*Premiums	*Losses		*Premiums	*Losses		*Premiums	*Losses	
1920	\$ 389,060.33	\$ 146,353.98		\$ 374,463.68	\$ 36,413.02		\$ 169,626.32	\$ 33,997.24		\$ 180,624.35	\$ 75,830.29		\$ 97,548.98	\$ 49,991.08	
1921	377,342.53	145,401.31		343,051.83	183,637.31		141,475.30	67,359.52		144,827.60	73,089.71		68,110.74	34,657.82	
1922	382,865.53	169,373.42		340,897.88	292,873.68		168,697.38	34,008.25		115,744.74	68,203.15		68,110.74	21,142.14	
1923	521,640.07	230,214.39		331,435.43	549,535.77		189,229.05	74,763.56		136,718.48	84,258.58		63,780.24	21,658.50	
1924	518,188.12	232,732.22		291,455.40	635,094.58		174,246.54	90,699.66		182,076.94	108,076.94		54,400.42	16,509.05	
1925	599,244.49	282,361.18		298,287.25	253,663.59		249,726.04	109,850.28		177,433.55	102,848.79		48,046.14	18,984.35	
1926	688,504.22	395,910.91		294,045.50	71,217.23		274,297.38	161,960.95		227,123.80	127,494.95		42,055.21	9,286.59	
1927	778,113.17	424,947.39		308,505.22	105,407.44		323,926.29	122,968.37		229,402.54	148,051.24		37,070.03	10,540.72	
1928	852,750.50	482,718.09		333,635.39	-29,530.85		428,612.59	125,256.85		231,028.90	144,184.14		33,135.46	10,574.11	
1929	926,840.21	523,482.60		355,243.99	26,314.02		494,498.98	183,093.38		301,569.96	193,680.34		34,800.29	14,046.60	
1930	867,704.43	519,581.42		329,110.09	69,189.34		497,950.36	268,724.56		332,194.59	201,923.76		36,521.75	12,544.51	
1931	770,533.28	516,319.46		368,227.72	87,763.96		494,275.16	325,602.07		262,764.93	191,496.20		27,773.11	10,130.63	
1932	605,684.30	408,616.24		254,661.27	79,853.54		450,127.69	297,515.69		160,641.37	183,907.47		22,645.92	9,996.46	
1933	389,087.88	262,219.42		251,033.47	109,503.40		433,199.84	337,264.92		146,847.15	144,382.19		23,375.38	8,243.94	
1934	528,462.02	317,900.72		586,417.14	78,233.09		587,106.05	376,761.80		262,226.13	165,416.40		19,007.86	5,737.52	
1935	576,746.54	335,229.35		381,911.55	95,779.47		756,290.34	611,700.14		466,888.39	222,133.86		17,848.26	6,506.48	
1936	589,481.82	260,441.72		370,551.72	47,398.16		826,571.33	558,711.09		239,353.37	191,724.32		19,440.49	5,392.96	
1937	639,608.86	313,617.35		332,117.32	105,553.84		1,023,065.49	457,170.73		371,233.19	142,963.10		18,611.92	5,974.46	
1938	657,299.91	370,854.28		332,828.82	138,755.38		1,124,939.02	477,024.34		381,077.09	158,259.15		18,347.15	6,479.87	
1939	731,837.23	438,520.86		371,097.17	72,747.68		1,112,992.83	478,538.83		314,079.37	127,793.30		18,100.25	5,202.20	
1940	815,701.75	449,258.58		338,711.19	79,277.39		1,180,022.40	491,351.07		319,690.00	144,306.52		18,293.90	5,380.69	
1941	956,926.84	447,477.46		340,277.38	24,393.37		1,286,650.46	657,695.95		345,053.94	278,176.77		17,697.30	8,471.10	
1942	986,155.31	502,823.96		420,469.90	15,703.43		1,139,398.25	343,296.77		481,521.83	317,500.18		18,139.05	5,678.78	
1943	1,073,476.47	475,492.57		342,245.29	-11,060.31		1,041,340.93	300,672.25		571,807.64	310,256.35		20,041.19	7,646.93	
1944	1,217,051.36	676,982.34		283,752.07	-16,885.04		1,218,017.07	337,285.94		654,797.56	405,263.59		20,617.83	5,341.96	

*See Note on page 68.

Table CS-1--(Continued)

STATISTICS—MISCELLANEOUS INSURANCE COMPANIES
All Business in Montana, 1920-1944

Year	Steam Boiler Engine and Machinery		Burglary and Theft		Automobile Property Damage and Collision		Miscellaneous	
	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses	*Premiums	*Losses
1920	\$ 10,191.23	\$ 1,179.31	29,342.17	\$ 15,354.71	65,421.55	\$ 38,708.59	13,115.39	\$ 18,920.00
1921	17,098.15	203.40	43,927.93	16,541.88	60,839.77	50,704.27	5,971.93	6,985.00
1922	7,655.13	726.41	40,325.57	10,846.43	57,587.62	30,007.81	3,865.56	4,600.00
1923	9,282.91	1,120.59	43,555.92	10,295.13	67,224.14	35,689.14	6,262.07	3,817.00
1924	7,437.05	1,096.21	39,588.72	7,372.23	72,179.31	43,522.11	8,503.70	3,350.00
1925	18,805.95	-242.50	34,904.81	5,780.86	115,456.85	63,230.68	9,252.92	5,751.16
1926	15,539.65	829.86	44,815.08	7,251.44	146,421.30	105,412.42	7,838.87	3,755.22
1927	11,280.40	-----	56,467.20	30,135.21	157,423.98	100,948.55	3,789.57	5,580.70
1928	11,372.55	-----	53,658.07	11,055.61	193,652.35	104,379.34	4,245.15	2,606.15
1929	30,214.59	1,191.18	66,374.21	139,660.15	228,653.51	123,280.87	14,424.50	5,111.94
1930	11,329.52	242.80	65,984.56	25,097.26	226,120.11	135,819.10	21,834.92	12,624.80
1931	5,539.47	877.49	63,594.99	9,993.21	206,536.84	104,711.19	19,571.35	5,337.65
1932	16,262.30	45.00	46,158.87	17,358.18	168,692.74	14,821.63	22,867.33	4,440.83
1933	16,038.70	314.34	45,410.76	6,840.51	132,312.88	54,700.51	75,644.10	31,316.34
1934	13,191.47	2,429.90	52,337.78	5,718.28	179,671.94	83,125.00	31,133.71	2,991.05
1935	17,571.17	604.22	52,611.91	5,440.89	219,459.63	103,746.27	259,577.31	82,377.85
1936	20,174.91	5,123.90	51,381.41	5,145.41	254,729.94	61,643.84	61,643.84	7,668.12
1937	45,072.72	1,265.81	47,767.53	7,665.81	290,156.91	158,868.87	62,252.71	15,567.55
1938	23,938.37	2,080.11	46,115.48	6,005.20	337,145.74	139,029.07	18,929.29	4,801.72
1939	18,870.17	999.16	51,858.69	7,817.20	351,231.99	150,906.73	42,726.02	10,031.64
1940	17,772.43	2,154.93	40,670.73	5,781.66	395,461.72	199,608.48	42,812.28	12,807.24
1941	30,666.68	3,491.41	40,078.62	9,987.83	455,881.37	265,276.92	83,555.23	33,823.28
1942	27,644.19	2,744.05	53,643.76	2,104.38	425,066.18	198,681.17	127,880.83	92,839.71
1943	17,437.61	2,701.62	39,263.19	1,668.37	401,620.86	159,218.90	52,996.68	14,575.76
1944	33,788.45	3,689.26	47,973.20	8,225.22	457,755.94	209,554.75	97,151.27	17,219.04

*See Note on page 68.

INSURANCE DEPARTMENT — FEES AND TAXES

All Companies:

Admission Fee	\$300
Filing Annual Statement	25
Annual Publication Fee	9
Agent's License, each	5
Solicitor's License, each	5

All Direct Writing Companies:

Prepaid Annual License Fee	\$125
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(Prepaid fee permits the collection of \$5,000 or less in premiums in any one year. Premiums in excess of the first \$5,000 are taxed at the rate of 2% at the end of the license period.)

Fire Companies:

Fire Marshal Tax on all direct fire premiums, $\frac{1}{4}$ of 1%, in addition to other fees and taxes.

Fraternal Societies:

Fee for Filing Annual Statement	\$ 10
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Premium tax and Fire Marshal tax to be paid by direct writing company with no adjustments to be made for reinsurance ceded or accepted from companies licensed to do business in Montana.

Deposits in Department:

Pursuant to the provisions of Sections 169, 6258 and 6261, R.C.M., 1935, the following companies have made a deposit in the amount indicated with the Montana Insurance Department as of April 5, 1945:

Western Life Insurance Company	\$18,604,153.41
Pacific Northwest Life Insurance Company	149,030.11

Companies Admitted since March 31, 1944:

Fire Companies:

American Aviation & General Insurance Co.	Reading, Pa.
Commercial Standard Fire & Marine Ins. Co.	Fort Worth, Texas
Implement Dealers Mutual Fire Insurance Co.	Grand Forks, N. D.
Iowa Mutual Insurance Co.	DeWitt, Iowa
Safeguard Insurance Co.	New York, N. Y.
Valley Mutual Fire Insurance Co.	Kalispell, Mont.

Casualty Companies:

Combined Mutual Casualty Co.	Chicago, Ill.
Eagle Indemnity Co.	New York, N. Y.
Iowa Mutual Casualty Co.	DeWitt, Iowa
National Mutual Casualty Co.	Tulsa, Okla.

Life Companies:

North American Life & Casualty Co.	Minneapolis, Minn.
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Companies Withdrawn:

Fire Companies:

Empire Mutual Ins. Co.	Albert Lea, Minn.
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DIRECTORY
of all
Insurance Organizations
Authorized to Transact Business in the
STATE OF MONTANA
MARCH 31, 1945

Montana being on the "borderland" between Western and Pacific Coast Departments, business written by many of the companies is handled by the Pacific Coast Managers. Wishing to make our report as complete as possible, in addition to officers of the Company, we are giving the name of the manager of the Pacific Coast Department of Companies reporting such departments.

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FIRE INSURANCE COMPANIES

AETNA INSURANCE COMPANY, 670 Main St., Hartford 15, Conn.

W. Rose McCain, President; Frank G. Bush, Secretary.

H. F. Mills, Manager Pacific Coast Dept., 220 Bush St., San Francisco 4, Calif.

AGRICULTURAL INSURANCE COMPANY, 215 Washington St., Watertown, N. Y.

H. R. Waite, President; W. A. Seaver, Vice President and Secretary.

Edward Brown and Sons, General Agents, Pacific Coast Dept., 423 California St., San Francisco, Calif.

H. J. Keegan, Special Agent, Spokane, Wash.

ALBANY INSURANCE COMPANY, 55 Fifth Ave., New York, N. Y.

Ronald R. Martin, President; Frank J. Barry, Secretary.

Richard Orlob, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

H. B. Speer, Special Agent, 509 Sherwood Bldg., Spokane 8, Wash.

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA, 1600 Arch St., Philadelphia 1, Pa.

John A. Diemand, President; J. K. Eisenbrey, Secretary.

Francis F. Owen, Gen. Mgr., Pacific Coast Dept., 222 Sansome St., San Francisco 4, Calif.

M. S. Williams, Special Agent, Box 55, Butte, Mont.

ALLSTATE FIRE INSURANCE COMPANY, 20 North Wacker Drive, Chicago, Ill.

Calvin Fentress, Jr., President; C. B. Kenney, Secretary.

Albert H. Grover, Special Agent, 415 Montana Bldg., Lewistown, Mont.

AMERICAN ALLIANCE INSURANCE COMPANY, 1 Liberty St., New York 5, N. Y.

William H. Koop, Chairman; Alexander R. Phillips, President; Daniel R. Ackerman, Vice-Pres. and Sec'y.

Herbert Ryman, V.P. and Mgr.; Percy P. Lynch, Sec'y. and Asst. Mgr., Pacific Coast Dept., 233 Sansome St., San Francisco, Calif.

Charles V. Templeton, Jr., Special Agent, 532 Ford Bldg., Great Falls, Mont.

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY, Pierce Bldg., St. Louis 4, Mo.

O. L. Schleyer, President; Garland Brown, Secretary.

AMERICAN AVIATION AND GENERAL INS. CO., 607 Washington St., Reading, Pennsylvania.

H. G. Evans, President; W. S. Dearolf, Secretary.

Crichton and Company, General Agent, Great Falls, Montana.

AMERICAN CENTRAL INSURANCE COMPANY, 1 Park Ave., New York 16, N. Y.

F. W. Koeckert, President; Donald D. Henry, Secretary.

J. C. Bunyan, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Mont.

AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY, 1500 American Bldg., Cincinnati 2, Ohio.

James H. Beal, President; W. P. Starkey, Secretary.

J. A. Riedel, State Agent, Boulder, Mont.

AMERICAN EAGLE FIRE INSURANCE COMPANY, 80 Maiden Lane, New York, N.Y.

Bernard M. Culver, President; Wm. E. Lamm, Jr., Secretary.

H. Clyde Edmundson, Vice President, Pacific Dept., 60 Sansome St., San Francisco, Calif.

S. L. Hjermstad, State Agent, First National Bank Bldg., Great Falls, Mont.

Paul A. Christensen, Special Agent, Hail Dept., First National Bank Bldg., Great Falls, Mont.

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK, 92 Williams St., New York 7, N. Y.

Richard A. Corroon, President; John P. Breedon, Secretary.

Corroon & Reynolds, Inc., Calif. Mgrs., Pacific Coast Dept., 60 Sansome St., San Francisco 4, Calif.

J. I. Christ, Asst. Mgr., 60 Sansome St., San Francisco 4, Calif.

AMERICAN AND FOREIGN INSURANCE COMPANY, 150 Williams St., New York 8, N. Y.

Harold Warner, President; C. A. Nottingham, Secretary.

Ray Decker, Mgr., Pacific Coast Dept., 201 Sansome St., San Francisco 20, Calif.

W. E. Rae, State Agent, Masonic Temple Bldg., Havre, Mont.

AMERICAN INSURANCE COMPANY, 15 Washington St., Newark 1, N. J.

Paul B. Sommers, President; Leo E. Kietzman, Secretary.

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AMERICAN NATIONAL FIRE INSURANCE CO., 50 West Broad St., Columbus, Ohio.

William H. Koop, President; Daniel R. Ackerman, Secretary.

Deans and Homer, General Agents, Pacific Coast Dept., 340 Pine St., San Francisco, Calif.

J. R. Carmichael, Special Agent, Hotel Carlin, Billings, Mont.

AMERICAN UNION INSURANCE COMPANY OF NEW YORK, 75 Elm St., Hartford 2, Conn.

J. H. Vreeland, President; T. R. Fletcher, Secretary.

H. W. Fores, General Agent, Pacific Coast Dept., 201 Sansome St., San Francisco 4, Calif.

C. R. Kerns, Special Agent, 605 Mohawk Bldg., Spokane 8, Wash.

ASSOCIATED FIRE & MARINE INSURANCE CO., 332 Pine St., San Francisco 4, Calif.

L. S. Moorhead, President; C. C. Anderson, Secretary.

H. S. Dotson Co., General Agents, Granite Bldg., Helena, Mont.

ATLAS ASSURANCE COMPANY, LTD., 55 Fifth Ave., New York, N. Y.

Ronald R. Martin, United States Manager.

Richard Orlob, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

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AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONN., 151 Farmington Ave., Hartford 15, Conn.

Morgan B. Brainard, President; James B. Slimmon and Harry N. Smith, Secretaries.

R. W. Bertolin, State Agent, Dexter-Horton Bldg., Seattle 4, Wash.

Whitmore Parker, Marine State Agent, 1304 Dexter-Horton Bldg., Seattle 4, Wash.

BALTIMORE AMERICAN INSURANCE COMPANY OF NEW YORK, 59 Maiden Lane, New York, N. Y.

Harold V. Smith, President; David H. Moore, Secretary.

Lawrence T. Diringer, State Agent, Ford Bldg., Great Falls, Mont.

BANKERS AND SHIPPERS INSURANCE COMPANY OF NEW YORK, Platt and Gold Sts., New York 8, N. Y.

A. E. Heacock, President; A. R. Matthews, Vice-President and Secretary.

Harold J. Johnson, Mgr., Pacific Coast Dept., 465 California St., San Francisco 4, Calif.

H. S. Dotson Co., Gen. Agents, Granite Bldg., Helena, Mont.

BOSTON INSURANCE COMPANY, 87 Kilby St., Boston, Mass.

Henry R. Hedge, President; Ernest L. Woodside, Secretary.

John A. Whalley & Co., General Agents, 209 Colman Bldg., Seattle, Wash.

C. C. Morris, Special Agent, P. O. Box 1403, Great Falls, Mont.

BRITISH GENERAL INSURANCE COMPANY, LTD., 1 Park Ave., New York 6, N. Y.

F. W. Koeckert, United States Manager.

J. C. Bunyan, Mgr., Pacific Coast Dept., 315 Montgomery St., San Francisco 4, Calif.

K. H. Burrell, Special Agent, Lalonde Bldg., Helena, Mont.

CALEDONIAN-AMERICAN INSURANCE COMPANY OF NEW YORK, 150 Cogswell St., Hartford 2, Conn.

Henry Carter, President; R. T. Sweeney, Vice President; Charles L. Schweis, Sec'y.

Balfour, Guthrie and Co., Ltd., Mgrs., Pacific Coast Dept., 351 California St., San Francisco, Calif.

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CALEDONIAN INSURANCE COMPANY OF SCOTLAND, 150 Cogswell St., Hartford 2, Conn.

Henry Carter, Chairman U. S. Board of Directors.

R. T. Sweeney, U. S. Manager; C. L. Schweis, Branch Sec'y.

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CAMDEN FIRE INSURANCE ASSOCIATION, 434 Federal St., Camden, N. J.

John F. Gilliams, President; Charles W. Makin, Secretary.

Cravens, Dargan & Co., Mgrs., Pacific Coast Dept., 60 Sansome St., San Francisco, Calif.

CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA, Seventh and "J" Sts., Sacramento, Calif.

Ray Decker, President; A. C. Griffin, Secretary, Pacific Coast Dept., 201 Sansome St., San Francisco, Calif.

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CENTRAL INSURANCE COMPANY OF BALTIMORE, 1600 Arch St., Philadelphia 1, Pa.

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Lawrence J. Tillman, United States Manager.

CHARTER OAK FIRE INSURANCE COMPANY, THE. 700 Main St. Hartford 15 Conn.

L. Edmund Zacher, President; Robert D. Safford, Vice-Pres. and Sec'y.
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Sweet and Crawford, Gen. Agents, 100 Sansome St., San Francisco 4, Calif.

CITIZENS FUND MUTUAL FIRE INSURANCE COMPANY. West Ave. at 5th St., Red Wing, Minn.

Hjalmar L. Hyerstad, President; F. J. Farnum, Secretary.
Walter M. McLaughlin, Gen. Agent, Billings, Mont.

CITIZENS INSURANCE COMPANY OF NEW JERSEY. 490 Asylum Ave., Hartford 15 Conn.

C. S. Kremer, President; C. P. Smith, Secretary.
C. W. Hall, Gen. Agent, Northwestern Dept., 600 New York Life Bldg., Minneapolis, Minn.
Clyde Wilcox Agency, Gen. Agents, 208 Front Bldg., Billings, Mont.

CITY OF NEW YORK INSURANCE COMPANY. 59 Maiden Lane, New York, N. Y.
Harold V. Smith, President; R. F. Van Vranken, Secretary.

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COLUMBIA FIRE INSURANCE COMPANY, THE. Dayton, Ohio. Administrative Office, 15 Washington St., Newark 1, N. J.

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COMMERCE INSURANCE COMPANY. Glen & Bay Sts., Great Falls, N. Y.

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COMMERCIAL STANDARD FIRE AND MARINE COMPANY. Commercial Standard Building, Fort Worth 1, Texas.

K. F. Vasek, President; R. E. Burson, Secretary.

COMMERCIAL UNION ASSURANCE COMPANY, LTD. 1 Park Ave., New York 16 N. Y.

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C. F. Shallcross, President; R. P. Stockham, Secretary.
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CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE. 10 Park Place, Newark, N. J.

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W. W. Potter and Fred W. Sullivan, Vice Presidents and Co-managers, 200 Bush St., San Francisco 4, Calif.
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CONNECTICUT FIRE INSURANCE COMPANY, THE, 30 Trinity St., Hartford 15, Conn.

George C. Long, Jr., President; Perrin C. Cothran, V. P. and Sec'y.

F. C. Beazley, Vice Pres. and Mgr., Pacific Coast Dept., 220 Montgomery St., San Francisco 4, Calif.

W. T. Scarboro, Special Agent, 510 Sherwood Bldg., Spokane 8, Wash.

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Bernard M. Culver, President; William E. Lamm, Jr., Secretary.

H. Clyde Edmundson, V. P., Pacific Dept., 60 Sansome St., San Francisco, Calif.

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Paul A. Christensen, Special Agent, Hail Dept., First Nat'l. Bank Bldg., Great Falls, Mont.

DIXIE FIRE INSURANCE COMPANY, Greensboro, N. C.; Administrative Office, 15 Washington St., Newark 1, N. J.

Paul B. Sommers, President; Leo E. Kietzman, Secretary.

A. H. Talmadge, Mgr., Pacific Coast Dept., 160 Sansome St., San Francisco, Calif.

George H. Flint, Special Agent, Box 498, Kalispell, Mont.

DUBUQUE FIRE AND MARINE INSURANCE COMPANY, Roshek Bldg., Dubuque, Iowa.

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EAGLE FIRE COMPANY OF NEW YORK, 75 Maiden Lane, New York, N. Y.

William M. Frink, President; Everard P. Smith, Secretary.

R. L. Countryman, Mgr., Pacific Coast Dept., 234 Sansome St., San Francisco, Calif.

EMPLOYERS FIRE INSURANCE COMPANY, 110 Milk St., Boston, Mass.

Edward C. Stone, President; Franklin P. Horton, Secretary.

David V. Howie, Resident Manager, Patterson Bldg., Denver, Colorado.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, 30 Trinity St., Hartford 15, Conn.

George C. Long, Jr., President; Perrin C. Cothran, V. P. and Sec'y.

F. C. Beazley, Vice Pres. and Mgr., Pacific Coast Dept., 220 Montgomery St., San Francisco 4, Calif.

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EUREKA-SECURITY FIRE AND MARINE INSURANCE COMPANY, THE, 19 Rector St., New York 6, N. Y.

O. H. Carlsson, President; Adam Benus, Secretary.

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FEDERAL INSURANCE CO., 90 John St., New York 7, N. Y.

Hendon Chubb, President; Joseph J. Magrath, Secretary.

FEDERAL UNION INSURANCE COMPANY, 150 William St., New York 8, N. Y.

Harold Warner, President; C. F. Eickstaedt, C. A. Nottingham, Secretaries.

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H. Clyde Edmundson, V. P., Pacific Dept., 60 Sansome St., San Francisco, Calif.

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Paul A. Christensen, Special Agent, Hail Dept., First Nat'l. Bank Bldg., Great Falls, Mont.

- FIRE ASSOCIATION OF PHILADELPHIA**, 401 Walnut St., Philadelphia, Pa.
Frank H. Thomas, President; A. I. Voss, Secretary.
William M. Houston, Sec'y-Mgr., Pacific Coast Dept., 425 Montgomery St., San Francisco, Calif.
Stephen C. Fletcher, State Agent, 14 West Granite St., Butte, Mont.
Eugene A. Harpur, Special Agent, Dexter-Horton Bldg., Seattle 4, Wash.
- FIREMAN'S FUND INSURANCE COMPANY**, 401 California St., San Francisco, 20 Calif.
Charles C. Hannah, President; W. Stanley Pearce, Secretary.
Ray C. Culver, Special Agent, P. O. Box 1637, Helena, Mont.
- FIREMEN'S INSURANCE COMPANY OF NEWARK**, N. J., 10 Park Place, Newark 1, N. J.
John R. Cooney, President.
W. W. Potter and Fred W. Sullivan, Vice-Presidents and Co-managers, 220 Bush St., San Francisco 6, Calif.
R. C. Abbott, State Agent, First Nat'l. Bank Bldg., Great Falls, Mont.
- FIRST AMERICAN FIRE INSURANCE COMPANY**, 80 Maiden Lane, New York, N. Y.
Bernard M. Culver, President; William E. Lamm, Jr., Secretary.
H. Clyde Edmundson, V.P., Pacific Dept., 60 Sansome St., San Francisco, Calif.
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- FIRST NATIONAL INSURANCE COMPANY OF AMERICA**, Gen. Ins. Bldg., Seattle, Wash.
H. K. Dent, President; L. E. Crowe, Secretary.
- FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA**, 59 Maiden Lane, New York, N. Y.
Harold V. Smith, President; Richard F. Van Vranken, Secretary.
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- GENERAL EXCHANGE INSURANCE CORP.**, 1775 Broadway, New York 19, N. Y.
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- GENERAL INSURANCE COMPANY OF AMERICA**, Gen. Ins. Bldg., Seattle, Wash.
H. K. Dent, President; L. E. Crowe, Secretary.
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W. W. Potter and Fred W. Sullivan, Vice-President and Co-managers, 220 Bush St., San Francisco 6, Calif.
R. C. Abbott, Special Agent, First Nat'l. Bank Bldg., Great Falls, Mont.
- GLENS FALLS INSURANCE COMPANY**, Glen and Bay St., Glens Falls, N. Y.
G. P. Crawford, President; G. I. Davis, Secretary.
R. H. Griffith, V. P. and Mgr., Pacific Coast Dept., 6th Floor Mills Tower, San Francisco 4, Calif.
R. G. Clarke, Special Agent, 500 Colman Bldg., Seattle, Wash.
- GLOBE AND REPUBLIC INSURANCE COMPANY OF AMERICA**, 92 Williams St., New York 7, N. Y.
Richard A. Corroon, President; John P. Breaden, Secretary.
Corroon and Reynolds, Inc., Mgrs., Pacific Coast Dept., 60 Sansome St., San Francisco 4, Calif.
J. I. Christ, Ass't. Mgr., 60 Sansome St., San Francisco 4, Calif.
- GLOBE & RUTGERS FIRE INSURANCE COMPANY**, 111 William St., New York, N. Y.
Olin L. Brooks, President; John R. VanHorne, Secretary.
Pacific Coast Dept., 360 Pine St., San Francisco, Calif.
- GRAIN DEALERS NATIONAL MUTUAL FIRE INSURANCE COMPANY**, 1740 North Meridian St., Indianapolis 7, Ind.
C. R. McCotter, President; O. M. Earl, Secretary.
A. N. Faupell, Mgr., Western Dept., 320 Omaha Grain Exchange Bldg., Omaha 2, Nebr.

GRANITE STATE FIRE INSURANCE COMPANY, 83 Middle St., Portsmouth, N. H.

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GREAT AMERICAN INSURANCE COMPANY, 1 Liberty St., New York 5, N. Y.

William H. Koop, Chairman; Alexander R. Phillips, President; Daniel R. Ackerman, V. P. and Secretary.

Herbert Ryman, V. P.; Percy P. Lynch, Sec'y., Pacific Coast Dept., 233 Sansome St., San Francisco, Calif.

Charles V. Templeton, Jr., Special Agent, 532 Ford Bldg., Great Falls, Mont.

HANOVER FIRE INSURANCE COMPANY, 111 John St., New York, N. Y.

F. Elmer Sammons, President; Edward L. Coffill, Secretary.

Deans & Homer, Gen. Agents, 340 Pine St., San Francisco, Calif.

J. R. Carmichael, Special Agent, Hotel Carlin, Billings, Mont.

HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY, 200 Strong's Ave., Stevens Point, Wis.

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Federated Hardware Mutuals, E. C. Ellis, Manager Central Dept., Owatonna, Minn.

J. E. Warner, Gen. Agent, 311 First Nat'l. Bank Bldg., Great Falls, Mont.

HARDWARE MUTUAL CASUALTY COMPANY, 200 Strong's Ave., Stevens Point, Wis.

H. R. Caley, President; D. F. Raihle, Secretary.

H. A. Robertson, Mgr., Northwestern Dept., 620 Marquette Ave., Minneapolis 2, Minnesota.

HARDWARE MUTUAL INSURANCE COMPANY OF MINNESOTA, 2344 Nicolett Ave., Minneapolis 4, Minn.

H. R. Caley, President; D. F. Raihle, Secretary.

E. B. Juni, Agent, Box 713, Billings, Montana.

HARTFORD FIRE INSURANCE COMPANY, 690 Asylum Ave., Hartford 15, Conn.

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Joy Lichtenstein, Mgr., Pacific Coast Dept., 720 California St., San Francisco 20, Calif.

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HOME FIRE & MARINE INSURANCE COMPANY OF CALIFORNIA, 401 California St., San Francisco 20, Calif.

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HOME INSURANCE COMPANY, 59 Maiden Lane, New York 8, N. Y.

Harold V. Smith, President; H. A. Payne, Secretary.

Lawrence T. Diringer, Special Agent, Ford Bldg., Great Falls, Mont.

HOMELAND INSURANCE COMPANY OF AMERICA, 150 William St., New York, N. Y.

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IMPERIAL ASSURANCE COMPANY, 55 Fifth Ave., New York, N. Y.

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IMPLEMENT DEALERS MUTUAL FIRE INSURANCE COMPANY, Grand Forks, North Dakota.

A. W. Nygaard, President; J. W. Falkanger, Secretary.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY, 518 No. Delaware St., Indianapolis, Ind.

I. G. Saltmarsh, President; E. Van Matre, Secretary.

O. J. Armstrong, Special Agent, Kalispell, Mont.

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G. M. Smith, President; H. A. Smith, Secretary

JERSEY INSURANCE COMPANY OF NEW YORK. Platt and Gold St., New York & N. Y.
A. E. Headock, President; A. R. Matthews, Vice-President; and Sec'y
Harold J. Johnson, Mgr., Pacific Coast Dept., 443 California St., San Francisco & Calif.
H. S. Deason, Co. Gen. Agent, Granada Bldg., Helena, Mont.

LAW UNION & ROCK INSURANCE COMPANY, LTD. 20 Trinity St., Hartford, Conn.
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LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LTD. 130 William St., New York & N. Y.
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W. E. Rice, State Agent, Masonic Temple Bldg., Havre, Mont.

LONDON ASSURANCE, THE. 89 John St., New York & N. Y.
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E. E. Dewar, Special Agent, 622 Spokane & Eastern Bldg., Spokane & Wash.

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S. M. West Co., Gen. Agent, 2708 First Ave. North, Billings, Mont.

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I WILL thoroughly analyze the insurance needs of my clients and recommend the forms of indemnity best suited to these needs, faithfully advising as to the best insurance protection available.

I WILL do my part to help bring the public to a better understanding of insurance, always so conducting my business that the fullest light of publicity can be turned upon it.

I WILL consider it a duty to cooperate with the national, state and local authorities in the prevention of fire waste and accidents.

I WILL take an active part in recognized civic, charitable and philanthropic movements which contribute to the public good of my community.

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